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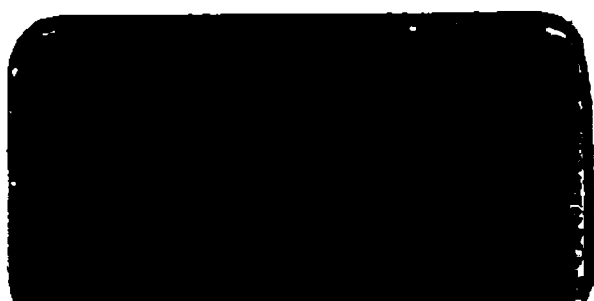
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# THE NEW YORK LIFE INSURANCE CO.

(ORGANIZED 1845.)

PURELY MUTUAL.

DIVIDENDS ANNUALLY.

346 & 348 Broadway, New York.

MORRIS FRANKLIN,  
President.

WILLIAM H. BEERS,  
Vice-Pres. and Actuary

---

Assets, January 1, 1883, over	-	-	-	\$50,000,000
Surplus, " " " "	-	-	-	10,000,000
Income, 1882, nearly	-	-	-	12,000,000

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THE NEW YORK LIFE INSURANCE COMPANY has been in business for thirty-eight years. It has issued over 170,000 policies, and received over \$109,000,000 in premiums. It has paid over \$26,400,000 in death claims, and over \$41,000,000 to living policyholders. The amount of assets still held in trust for policyholders is over \$50,800,000. Its interest earnings have therefore paid all its expenses of management, and placed over \$9,000,000 to the credit of policyholders.

The condition and prospects of the Company are such as to give the best possible guaranteed to incoming policy holders. About one-fifth of its entire assets is surplus by the State valuation of its policies. Its funds are so well invested that its interest earnings average nearly six per cent. per annum. and only a very small percentage remains due and unpaid at the close of the year. In 1882 interest receipts exceeded death claims by over \$800,000.

The liberality of the Company toward policyholders has been a marked feature in its management. It originated non-forfeiture policies in 1860, and this feature, since adopted in some form by all other companies, and enacted into law by State Legislatures, saves millions of dollars to policyholders every year. The NEW YORK LIFE'S policies are notable for their freedom from vexatious and dangerous restrictions, and, in the settlement of losses, nothing is allowed to invalidate a claim except obvious fraud.

Every approved form of policy issued on the purely mutual plan. The Company has no stockholders, but is managed in the interest of policyholders alone, and the surplus is divided among them exclusively.

## *THE FIVE OPTION FEATURE*

of the NEW YORK LIFE INSURANCE COMPANY'S "Tontine Investment Policy," together with their large surplus accumulations, has gained for it the encomium of "The Best Form of Insurance of the Age."

The circumstances of many men change so materially in the course of ten, fifteen or twenty years, that the privilege of readjusting one's policy upon the basis of its full reserve value, must be a valuable one.

The Tontine Investment Policies of the NEW YORK LIFE guarantee to the insured at the end of the Tontine period, which may be either ten, fifteen or twenty years, the following options, as respects the method of disposing of, or continuing his policy :

1. The policy may be continued *at original premium rate*, and the accumulated surplus applied to the payment of future premiums.
2. The policy may be continued by the payment of premiums, and *the accumulated surplus withdrawn in cash*.
3. The policy may be surrendered, and *the entire value of policy and surplus may be withdrawn in cash*.
4. The policy may be surrendered, and its *entire value and surplus converted into a paid-up policy, under certain conditions named in the policy*.
5. The policy may be surrendered, and its *entire value and surplus may be converted into an annuity for life*.

Policies continued in force under the first or the second option of Tontine benefits, after the completion of their Tontine periods, are on the same footing as policies not Tontine, of corresponding kind and year of issue, including non-forfeiture features.

***The figures under each of these options are submitted to the insured before the expiration of the time in which he must make his choice, so that he may know just what he is to receive, and may choose whichever is best adapted to his circumstances.***

The Company's Tontines now maturing are proving the most profitable policies issued by any life company. Those issued upon the Ordinary Life Table are returning so large a proportion of premiums paid, where they are sold for cash, as to reduce the cost of insurance to a sum merely nominal ; while policies issued on the Ten-payment Life, and Ten-year Endowment tables are returning all premiums paid and interest at about savings bank rates—*after an insurance of ten years*.

For copies of letters from policyholders who have settled matured Tontines, or for estimates on a policy for yourself, send name, age and address to the

## NEW YORK LIFE INSURANCE CO.,

346 and 348 Broadway,

NEW YORK.

MORRIS FRANKLIN, *President*.

WILLIAM H. BEERS, *Vice-President and Actuary*.

THE  
INSURANCE  
YEAR BOOK.

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1883-84.

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CAREFULLY CORRECTED TO JUNE 20, 1883.

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NEW YORK: CHICAGO:  
THE SPECTATOR COMPANY.  
1883.

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Persons in positions of trust, having to provide security will readily perceive the advantages of this Company's system, as it enables them by a small annual payment to become as it were their own sureties, relieving them from the necessity of soliciting friends or relatives to become Bondsmen, and incurring an obligation which continues while the Bond exists. The fact, too, of obtaining this Company's endorsement as a proof of probity and good standing will recommend its adoption.

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CASUALTY  
COMPANY  
OF NEW YORK.

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JOHN M. CRANE, - - - Secretary.  
R. J. HILLAS, - - - Ass't Secretary.

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By an Act of the Legislature of the State of New York, passed June, 1881, "to facilitate the giving of Bonds required by law," the Fidelity and Casualty Company is prepared to guarantee all Bonds and undertakings required by law to be given in civil actions or proceedings in all the Courts of this State; also Indemnity Bonds to Sheriffs, Guardians, Bonds in Surrogates' Courts, etc., etc.

THE  
STATE MUTUAL LIFE  
ASSURANCE COMPANY  
OF WORCESTER, MASS.

*Thirty-nine years of experience. Attention is invited to its Financial Strength.*

The Massachusetts Non-Forfeiture Law of 1880 provides for "Paid Up" and "Cash" Values, and secures the same to the Insured.

All Policies now issued by this Company are subject to this law.

Office, WORCESTER, MASS.

A. G. BULLOCK, PRESIDENT AND TREASURER.

T. H. GAGE, Vice-President.

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#### MUTUAL FIRE INSURANCE COMPANY OF NEW YORK.

This Company, although mutual, conducts its business exclusively for cash, no premium rates or other personal liabilities being assumed by its members. It writes single policies to the amount of \$20,000 on selected and protected risks. All risks insured by the Company are inspected at least quarterly by its thoroughly drilled inspectors, and copies of such inspections are in all cases mailed to the parties insured. These inspections point out each and every defect existing in the risks, and contain recommendations to remedy the faults. Where recommendations of an important character are made and the evils are not promptly adjusted, the policies are cancelled. So successful has this system worked, that during the past six months the entire losses of the Company has been only \$96, while at the same time, insurance has been carried to the extent of quite \$8,000,000. The assets of the Company amount to nearly \$300,000, all of which is invested in United States Government Bonds, or deposited in Cash in National Banks. In addition to regular inspections the Company issues frequent circulars to its members on the best means of preventing fires. Among these circulars might be mentioned those alluding to "Fire Pails," "Heating Apparatus," "Spontaneous Combustion," and "Fire Doors and Shutters." Frequent articles of approval of these circulars have appeared in THE SPECTATOR, and other leading scientific and insurance journals.

#### ADDENDA.

PAGE 33. Statutory Requirements of the Territory of Dakota.—The Act passed at the Session of the Territorial Legislature in the Spring of 1883 was furnished for THE YEAR BOOK by the then Auditor. It is erroneous, however, as the Act requires all companies doing business in the Territory to deposit \$25,000 with the Treasurer of the Territory. The Auditor misconstrued the law—hence the error. A special deposit of \$25,000 is required of each Company.

Page 96-7-8.—The decision here given of the New York Supreme Court, declaring all reciprocal legislation to be unconstitutional, was, on appeal to the Court of Appeals, reversed by a decision handed down in May. The case decided was the same one, *The People vs. The Fire Association Insurance Company of Philadelphia*.

Page 216.—The List of Companies in the hands of Receivers include Life as well as Fire and Marine, although not so stated in the introductory paragraph.

Some statistical matters received too late to be placed in proper order will be found to be fully indexed in the table of contents.

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" —Connecticut General Life Ins. Co. Page 21—Assets should be \$1,390,440.77.

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ESTABLISHED, 1873,

GRANGER, SMITH & Co.  
**Fire Insurance Agency,**  
 158 LA SALLE ST.  
 CHICAGO, ILL

Mechanics and Traders' Insurance  
 Co., New York.

Buffalo Insurance Co., of Buffalo,  
 New York.

New York Fire Insurance Co.,  
 New York.

Manufacturers' and Builders' Insur-  
 ance Co., of New York.

Cincinnati Underwriters, Cincinnati,  
 Ohio.

# MECHANICS

**Fire Insurance Co.,  
 OF BROOKLYN, N. Y.**

BROOKLYN: 217 MONTAGUE ST. NEW YORK: 164 BROADWAY.

CAPITAL .....	\$250,000.00
SURPLUS (gross).....	247,437.43
CASH ASSETS.....	497,447.43
SURPLUS AS TO POLICYHOLDERS.....	404,623.47

## DIRECTORS.

JOHN K. OAKLEY, PRESIDENT.

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JANUARY 1, 1883.

# THE CONNECTICUT MUTUAL

*Life Insurance Company of Hartford, Conn.*

## Thirty-Seventh Annual Statement

NET ASSETS, January 1, 1882..... \$48,778,093.37

### RECEIVED IN 1882.

For Premiums.....	\$4,998,029.83	
For Interest and Rent.....	2,605,207.37	
Profit and Loss.....	155,853.89	
		7,759,091.09

### DISBURSED IN 1882.

\$56,537,184.46

#### TO POLICYHOLDERS:

For claims by Death and matured Endowments.....	\$3,177,507.27
Surplus returned to Policyholders.....	1,230,500.68
Lapsed and surrendered Policies.....	901,486.23

TOTAL PAID POLICYHOLDERS..... \$5,309,494.18

#### EXPENSES:

Commissions to Agents.....	\$273,124.91
Salaries of Officers, Clerks, and all others employed on salary.....	108,024.52
Medical Examiners' Fees.....	12,821.20
Printing, Advertising, Legal, Real Estate, and all other expenses.....	284,735.87

TAXES.....

678,706.50  
376 611.87

6,364,812.55

Balance, Net Assets, December 31, 1882..... \$50,172,371.91

### SCHEDULE OF ASSETS.

Loans upon Real Estate, first lien.....	\$20,482,923.43
Loans upon Stocks and Bonds.....	366,803.28
Premium Notes on Policies in force.....	3,083,074.35
Cost of Real Estate owned by the Company.....	12,040,468.88
Cost of United States Registered Bonds.....	495,625.00
Cost of State Bonds.....	619,900.00
Cost of City Bonds.....	2,334,456.49
Cost of other Bonds.....	7,951,747.33
Cost of Bank Stock.....	122,761.00
Cost of Railroad Stock.....	26,000.00
Cash in Bank.....	2,624,600.40
Balance due from Agents, secured.....	24,011.75

\$50,172,371.91

ADD Interest due and accrued.....	\$928,055.72	
Rents accrued.....	16,590.96	
Market value of Stocks and Bonds over cost.....	440,597.07	
Net Premium in course of collection.....	NONE	
Net deferred quarterly and semi-annual Premiums.....	44,807.12	1,430,050.87

Gross Assets, December 31, 1882 ..... \$51,602,422.78

### LIABILITIES.

Amount required to re-insure all outstanding Policies, net assuming 4 per cent interest.....	\$46,848,704.00
Additional Reserve by Company's Standard, 3 per cent on Policies issued since April 1, 1882.....	17,446.00
All other liabilities.....	1,028,874.57
	47,895,024.57

SURPLUS by Company's Standard.....	\$3,707,398.21
SURPLUS by Connecticut Standard, 4 per cent.....	3,724,844.21
SURPLUS by New York Standard, 4 1/4 per cent, estimated.....	6,850,000.00
RATIO OF EXPENSE OF MANAGEMENT TO RECEIPTS IN 1882, 8.75 per ct.	
Policies in force December 31, 1882, 63,662, insuring.....	\$157,105,751.00

# FACTS CONCERNING

# The Connecticut Mutual

# Life Insurance Company.

It began business in 1846.

In the thirty-six years ending January 1st, 1883, it had

*Received.*

For premiums.....	\$128,021,942.68
“ interest and rents.....	41,149,874.12
Balance profit and loss.....	381,356.74—\$169,553,173.54

*Paid out.*

For death claims ....	41,029,070.49
“ endowments.....	5,637,186.24
“ dividends.....	39,157,298.78
“ surrendered policies.....	15,135,536.76

Total paid policyholders or beneficiaries.....\$100,959,092.27

Commissions.....	6,853,353.54
All other expenses of management.....	4,055,855.67
Taxes.....	4,512,500.15
Balance, net assets.....	50,172,371.91—\$169,553,173.54

The amount paid to policyholders or their beneficiaries and the ballance, net assets, held for the protection of existing policies, aggregate \$151,131,464.18, or \$23,109,521.50 more than the entire premiums received.

Its entire assets, January 1st, 1883, were \$51,602,422.78, an increase during the year of \$1,343,637.93.

Its surplus on that day, by the highest legal standard, was \$3,724,844.21, an increase of \$337,272.23.

During the last year, in view of the tendency to a gradual further decline in the rate of interest, and of the great length of many life insurance policies, and in order to provide against every contingency arising therefrom, the company changed its standard of solvency as to new business, basing its calculations on earning three per cent, instead of four per cent, which is the highest legal standard; the only instance in this country of a conservative change of basis by any company.

It paid \$395,236.60 less for death losses in 1882 than in 1881.

It increased its loans upon real estate during the year \$2,445,722.31.

It decreased its holding of real estate \$617,506.04.

It made a net profit of \$122,898.92 on real estate sold during the year.

This real estate sold for \$374,152.13 more than it was appraised at for the Insurance Departments in 1879.

Its membership is so large, and its contracts are upon so safe a basis, that an enormous volume of new business at the extravagant outlay now necessary to procure such a volume, is not needed either to insure safety or to produce the best permanent results.

It is pursuing a strictly conservative course.

It is offering the most securely based, the most truly liberal, fair, and serviceable life insurance policy ever written, as will appear from the policy itself, which will be gladly shown by any agent.

It issues no peculiar forms of policy, but has grafted upon the simplest and strictly legitimate plans every feature of practical value to the fullest extent compatible with safety.

Its contract for paid-up insurance and for surrender values leaves nothing to be desired by one asking legitimate insurance.

In case of any known or attempted fraud, it will under its new policies, return the entire reserve; but it will not permit its members to be defrauded.

Losses are payable thirty days from the receipt of satisfactory proofs.

Reference for full details is made to the Thirty-seventh Annual Report of the company.

---

JACOB L. GREENE, President.

JOHN M. TAYLOR, Secretary.

W. G. ABBOT, Ass't Secretary.

E. B. WATKINSON, Vice-President.

D. H. WELLS, Actuary.

ELISHA RISLEY, Supt. of Agencies.

1865.

1883.

German Insurance Co.

FREEPORT, ILL.

FIVE YEARS' RECORD.

YEAR.	Assets.	Income.	Expenditures.
1882.....	\$1,185,979	\$864,468	\$611,502
1881.....	933,014	529,827	406,497
1880.....	746,407	394,394	296,638
1879.....	585,482	235,438	218,833
1878.....	489,576	191,976	159,649

The assets of the GERMAN have more than doubled in five years.

The income of the GERMAN has exceeded expenditures for five years.

The average loss ratio of the GERMAN for five years has been only 39 3-10 per cent.

The average ratio of expenses of the GERMAN for five years has been only 45 5-10 per cent.

*The GERMAN issued 50,696 policies during 1882, and paid 1,074 Loss Claims.*

PROSPEROUS,  
PROGRESSIVE,  
POPULAR.

Statement, January 1, 1883.

Cash Capital.....	\$200,000 00
Total Liabilities .....	817,659 00
Net Surplus, over all.....	168,320 00
Total Cash Assets .....	\$1,185,979 00

M. HETTINGER, *President.* F. GUND, *Secretary.*



# JNO. C. WHITNER & CO.

(Composed of JNO. C. WHITNER, JNO. A. WHITNER and Gov. ALFRED H. COLQUITT.)

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OF BUFFALO, N. Y.

*Detroit Fire & Marine Ins. Co.*  
OF DETROIT, Mich.

*Michigan Fire & Marine Ins Co.*  
OF DETROIT, Mich.

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ON THE

PRINCIPLES AND PRACTICE

OR

## LIFE INSURANCE,

Being an Arithmetical Explanation of the Computations involved in the Science of Life Contingencies,

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VALUABLE TABLES FOR REFERENCE,

FOR THE USE OF

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By NATHAN WILLEY, ACTUARY.

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THE  
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 E. S. FRENCH, Sup't of Agencies.      DR. B. W. MCCREADY, Med. Examiner.  
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- Second.**—Its dividends actually become premiums to perpetuate policies; therefore *THE WASHINGTON* gives more insurance for the money than any other company.
- Third.**—Every premium-paying policy receives a dividend at the end of the first and each succeeding year, and dividends are continued so long as policies remain in force.
- Fourth.**—In every policy is contained a definite and specific guarantee to give a paid-up policy in exchange for the original, at the request of the policyholder.

The premiums on all policies issued by *THE WASHINGTON* are carefully adjusted with reference to the equities of all its members. Different kinds of policies derive their superiority one over another chiefly from the circumstances of the individual insurer. To a person so situated as to need all the insurance he can carry, *THE WASHINGTON's* Semi-Endowment Policy is recommended. By this plan the Company offers insurance with low premiums, with pre-determined cash value at the time specified, nonforfeitable dividends guaranteeing additional protection, proportionate sums (in 30ths after 3 years) of paid up insurance, with the privilege for all who insure on this plan up to 40, of continuing the original policy after the completed term.

ESTABLISHED 1853.

THIRTIETH ANNUAL STATEMENT  
 OF THE  
**AGRICULTURAL**  
 Insurance Company, of Watertown, N. Y.

*INSURES ONLY FARM PROPERTY AND PRIVATE RESIDENCES.*

Capital paid in in Cash.....	\$300,000.00
Reserve for all Liabilities, including Re-insurance.....	971,475.00
Net Surplus.....	250,154.00
<b>TOTAL ASSETS .....</b>	<b>\$1,521,629.00</b>

ISAAC MUNSON, PRESIDENT.

H. M. STEVENS, SECRETARY.

HIRAM DEWEY, GENERAL AGENT.

SIDNEY COOPER, SECRETARY.

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 GEO. D. PLEASANTS & SON, Richmond State Agents, Virginia and North Carolina.  
 A. H. DARROW, Chicago, Ill., General Manager Western Department.

## PUBLISHERS' PREFACE.

---

In presenting the eleventh annual volume of THE INSURANCE YEAR BOOK to its many patrons, the publishers take pride in directing attention to its enlargement and to the many new features introduced in the volume for 1883-4. It has been their aim to improve this work from year to year, and to make of it a compendium of insurance information that would be indispensable to every one identified with the insurance interest, whether as a stockholder, policyholder, officer of a company or agent in the field. Neither labor nor expense has been spared in the compilation of the present volume, and it will be found to contain a vast amount of valuable statistical information regarding insurance in all its branches that can be obtained nowhere else. From a small volume of a limited number of pages, THE INSURANCE YEAR BOOK has grown with each issue, until it has attained its present proportions, containing over 500 pages. While we feel that in thus improving the work from year to year, we have fully redeemed our promises, we nevertheless see that there is room for still further improvement, and in future editions we shall add new features as they present themselves to us.

The most important feature of the volume is the statistics of American Fire and Marine Companies, and these will be found to be unusually full in the present edition, giving comparative exhibits for four years of the financial standing and business transactions of over five hundred Companies. This includes all those Stock and Mutual Companies that are legitimately engaged in the business of fire underwriting in compliance with the laws of the several States, and that have cash assets equal to \$15,000. They comprise all the Companies that can be considered as competitively seeking the business of fire underwriting. No mention is made of a large number of town and county Mutuals, that do a small business in a local territory, and which do not provide legitimate Insurance in any sense of the word. These statistics have been compiled with great care, at considerable cost, and can be found nowhere else in such concise and attractive form.

Life Insurance is more extensively represented in the volume than ever

before. Among other features will be found comparative statistics of all the companies for the years 1879, '80, '81, and 1882, showing their financial condition and business transactions for those years. Statistics showing the payments made to policyholders in Life Companies during the past twenty years are also given. There will be found much other matter pertaining to Life Insurance that is of interest and value to all persons identified with that branch of underwriting.

An exceedingly important feature will be found in the careful compilation of information relative to the Fire Departments of the country. These have been enlarged very materially since our previous issue, and give credit to each city and village for its equipment of fire extinguishing appliances, water supply, general fire hazards, etc. The information on this head which we printed last year was gathered by the Census Bureau in 1880 and has not yet been officially published by the government. Since those statistics were gathered great changes have taken place in the Fire Departments, and the information we present this year was obtained by ourselves especially for THE YEAR BOOK, bringing the information down to June 1, 1883. Every place having a population of 1500 or more, as shown by the Census, was addressed by us, and the information given was almost uniformly obtained from the Chiefs of the Fire Departments in their respective cities or villages. In a few instances where our circulars were not answered, we have used the Census statistics.

Another valuable feature of the work embraces the names of the officers of the various organizations of underwriters throughout the country, including those of Local Boards. Nowhere, as far as we can ascertain, is there kept a record of Local Boards, and this omission we have endeavored to supply. Our list gives the names of the officers of over one thousand organizations of this kind, and while some places from which we could obtain no information are omitted, it will be found to be the most complete list of Local Boards ever compiled. We shall endeavor to perfect it in the future by adding such new Boards as may be organized from time to time.

The statistics presented relative to insurance in foreign countries will be found full of interest to those who make a comparative study of insurance transactions at home and abroad. A list of companies doing business in Europe, with the names of their active business managers, furnishes a directory that is frequently asked for but was never before available in an American publication.

The synopsis of the Statutory Requirements of the different States which we present, has been prepared with much care, and may be relied

upon as substantially correct. For aid rendered us in making this compilation our thanks are due to the insurance officials of the several States.

The Digest of insurance decisions will be found to embrace decisions by a great number of judicial tribunals upon important questions relating to the various forms of insurance. It is impossible, in a work of this nature, to even summarize all the decisions made by the courts during a year, and we have, therefore, selected those of a general nature rendered by the higher courts. We have been careful to give correct citations of authorities to facilitate search for the full text of decisions that may be required.

A large amount of matter of a miscellaneous character will be found in this volume. This relates generally to the financial, industrial and agricultural resources of our common country, and embraces information that every American should possess. It is invaluable to business men, and, as all underwriters are business men, many of them engaged in other occupations in addition to selling insurance, they cannot fail to appreciate this portion of THE YEAR BOOK.

Without further reference to special features, we invite attention to the table of contents for a more elaborate description of the valuable matter within these covers. Thanking our numerous patrons for the many favors they have extended to us during a business career covering a period of sixteen years, and promising our best endeavors to merit their approval in the future, we present THE INSURANCE YEAR BOOK to their consideration, and commend it to their careful attention, satisfied that it will prove of great value to those who use it freely.

THE SPECTATOR COMPANY.

NEW YORK, *June* 15, 1883.

A. D. 1799.

PROVIDENCE  
WASHINGTON  
INSURANCE COMPANY,  
PROVIDENCE, R. I.

STATEMENT, JANUARY 1st, 1883.

ASSETS.

United States Bonds.....	\$247,535.00
City of Boston Bonds.....	38,700.00
Railroad and other Bonds.....	122,270.00
Providence and New York Bank Stocks.....	233,050.00
Gas Stocks.....	59,260.00
Chicago and Alton Railroad Stock.....	29,700.00
Chicago, Burlington and Quincy Railroad Stock.....	25,620.00
Real Estate (Office Building).....	20,000.00
Cash in Office and Banks.....	41,780.21
Bills Receivable (for Marine Premiums).....	112,778.99
Due from Agents, Uncollected Premiums and other Assets.....	76,670.01
	<u>\$1,007,364.21</u>

LIABILITIES.

Unpaid Losses and Dividends and other Claims against Company.....	\$106,702.26
Re-insurance Reserve.....	366,888.63
Surplus to Policyholders.....	533,773.32
	<u>\$1,007,364.21</u>

Increase in Assets since 1882.....	\$116,861.12
Increase in Surplus during 1882.....	9,741.26

J. H. DE WOLF,  
President.  
J. B. BRANCH,  
Secretary.  
GEO. E. BIXBY  
Ass't Secretary.

CONNECTICUT GENERAL

LIFE INSURANCE COMPANY,

HARTFORD, - - - - CONNECTICUT.

T. W. RUSSELL, President.

F. V. HUDSON, Secretary.      M. STORRS, M. D., Medical Adviser.

Has paid to its Policyholders, for Death Losses and Matured Endowments, over \$1,000,000.00	
And for Dividends and Surrendered and Lapsed Policies, over.....	500,000.00
Now has Assets of.....	1,381,553.88
And Surplus of.....	360,247.57
Surplus to Policyholders by New York Standard .....	275,108.69
Which is exclusive of a Special Reserve for accumulations due by N. Y. Standard,	
to Savings Endowment Policies of .....	93,074.04

*Issues all the ordinary approved forms of Life and Endowment Policies, either with or without participation in surplus, as may be preferred.*

ESTABLISHED 1864.

CITIZENS INSURANCE CO.

OF MONTREAL, CANADA.

FIRE, LIFE AND ACCIDENT.

CAPITAL AND ASSETS, - - - - \$1,595,987

DIRECTORS.

HENRY LYMAN, Esq., Ex-Pres't Montreal Board of Trade, Director Canada Shipping Co., &c.,	President.
ANDREW ALLAN, Esq., Prop. Allan R. M. Steamship Line, Pres't Merchants' Bank of Canada, &c.,	Vice-Pres't.
ROBERT ANDERSON, Esq., Vice-Pres't Merchant's Bank of Canada, &c., &c.	
J. B. ROLLAND, Esq.,	Capitalist.
MORTON B. CORSE, Esq.,	Capitalist.
ARTHUR PREVOST, Esq.,	Director People's Bank.
CHARLES PROCTOR, Esq.,	Capitalist.
GERALD E. HART, Esq.,	General Manager.
ARCHIBALD MCGOWN, Sr.,	Secretary and Treasurer.

*General Fire, Life and Accident Business Transacted.*  
**Correspondence Solicited.**

*LIFE BRANCH.*—Insurers in this branch have the security of the entire Capital and Assets of the Company, but the funds of the Life Branch are not liable for the debts of any other branch, by Act of Parliament.

MEDICAL REFEREE :  
DOCTOR MEEK, 332 West 30th St., New York.



THE GUARANTEE CO.

OF NORTH AMERICA.

Established 1872.

Head Office, 260 ST. JAMES STREET, Montreal.

President SIR ALEXANDER T. GALT, G. C. M. G.,  
Vice-President, the HON. JAMES FERRIER, Senator.  
Managing Director, - - EDWARD RAWLINGS,

Bonds of Suretyship, for Officers of Banks, Railways, Express Companies, Etc.

Authorized Capital,	. . . \$1,000,000	Assets,	. . . . . \$400,000
Paid-up Capital,	. . . . . 300,000	Deposited with N.Y. Ins. Dept.,	200,000

NEW YORK DIRECTORS:

JOS. W. DREXEL, late of Drexel, Morgan & Co.	JOHN PATON, Jesup, Paton & Co.
A. L. HOPKINS, Vice-Pres. W. St. L. & P. R. R. Co.	DANIEL TORRANCE, 379 Fifth Avenue.
H. VICTOR NEWCOMB, President U. S. National Bank.	GEN. E. F. WINSLOW, Pres. N. Y., Ont. & W. R. R.
ERASTUS WIMAN, Director Western Union Telegraph Co.	

Counsel, ALEXANDER & GREEN. Secretary, D. J. TOMPKINS.

N. Y. BRANCH OFFICE, 178 BROADWAY.

THE ACCIDENT

Insurance Co. of North America

HEAD OFFICE, MONTREAL.

\$100,000 Deposited at Albany, N. Y.  
Reserve for Security of Insurer, . . . . . \$3500000.

NO OTHER BUSINESS.

President, - - - SIR ALEXANDER T. GALT.  
Vice-President, - - - the HON. JAMES FERRIER.  
Managing Director, - - - EDWARD RAWLINGS.

BRANCHES:

NEW YORK,	CHICAGO,	PHILADELPHIA,
178 Broadway.	183 La Salle St.	427 Walnut St.

This Company has paid over 2500 claims, and has never contested a claim at law.  
Active Local Agents wanted in the States above represented. Apply to Managing Director.

INCORPORATED 1851.  
THE  
**BERKSHIRE**  
LIFE INSURANCE COMPANY  
—OF—  
PITTSFIELD, MASS.

**REASONS WHY IT SHOULD BE PREFERRED BY THOSE DESIRING INSURANCE.**

It has the benefit of over thirty years successful experience.  
Its business is conducted on the mutual plan, thus enabling members to get their insurance at cost.  
It has always paid large dividend, thereby making the cost of insurance low.  
It maintains a reserve for the protection of policy holders, on the Massachusetts Standard, the highest basis required by the laws of any State.  
It has a large surplus over the legal reserve and all other liabilities.  
Its conditions as to travel and residence are very liberal.  
Its policies are protected by the non-feiture laws of the Commonwealth of Massachusetts, which secure greater benefits to members than those of any other State.  
It has always maintained a high reputation for just and liberal treatment of its members by promptly adjusting and settling all policy claims, a proof of which is the fact that no judgment has ever been rendered against it.

WILLIAM R. PLUNKETT, President. JAMES M. BARKER, Vice-President.  
JAMES W. HULL, Sec'y and Treasurer.

Agents in all the Principal Cities and Towns.

1810—1883.

**HARTFORD**

FIRE INSURANCE CO.

ASSETS .....	\$4,337,281
Cash Capital .....	\$1,250,000
Reserve for Re-insurance .....	1,463,496
Outstanding Claims .....	265,544
SURPLUS over all .....	\$1,358,241

GEO. L. CHASE, President.  
C. B. WHITING, Secretary.

WESTERN DEPARTMENT—Chicago, Ill.—G. F. Bissell, Manager, P. P. Heywood, Ass't Manager.  
PACIFIC DEPARTMENT—San Francisco, Cal.—A. P. Flint, Manager.

**GENERAL AGENTS AND ADJUSTERS.**

EASTERN AND MIDDLE STATES—J. H. LEIGHTON, THOS. TURNBULL, J. B. CHAFFEE, J. S. CATA-NACH.  
SOUTHERN STATES—WM. J. WHALING.

Agencies in all prominent localities of the United States and Canada.

**WM. W. BUCKLEY & CO.,**

INSURANCE AGENTS,

FIRE, LIFE AND MARINE.

WM. W. BUCKLEY.  
HENRY C. CONN.  
WM. WARRICK.

Established 1866.

ASSETS REPRESENTED OVER \$75,000,000

No. 1 Montgomery St.,

Jersey City, N. J.

NOTE.—On all risks which have been rated by the National Board, or by the New York Board of Underwriters, we demand and expect the full tariff rates. On any and all risks which are not rated, we ask only equitable rates subject to the hazard, which we are prepared to name after inspection of the risks, and will issue policies in any of our Companies at the rates we name, subject to the approval of the home officers.

We offer to Insurers none but companies of undoubted security, all of which are ready and prepared to pay the full amount of all just claims under their policies without delay or legal controversy.

# London and Lancashire

## Fire Insurance Company,

### OF LIVERPOOL, ENGLAND.

Deposited in United States Registered Bonds with Insurance Departments, \$475,000.

#### UNITED STATES BRANCH STATEMENT,

January 1, 1883.

TOTAL CASH ASSETS IN U. S. (of which \$1,177,787 is in U. S. Registered Bonds).....	\$1,385,495 86
Less deposits in other States, excluded under New York State Law.....	279,184 00
	<hr/>
Total Liabilities, including reserve for unearned premiums and all claims under New York law.....	\$1,006,311 86
	<hr/>
Net Premiums written in 1882 .....	\$1,024,123 00
Profit on Underwriting in 1882, being Net Premiums written, less all losses incurred and expenses paid in 1882 .....	83,140 00
Excess of income over all losses incurred and expenditures paid during the year 1882.....	119,439 10

#### TRUSTEES IN NEW YORK.

HON. AUGUSTUS SCHELL.      DAVID STEWART, Esq.      WM. H. SLOCUM, Esq.

#### JAMES YEREANCE,

*Manager Metropolitan District and State of New York and Special Agent for U. S.,*

46 Pine St., Cor. William, New York.

#### Department Managers in the United States.

JAMES YEREANCE, New York, for Metropolitan District and State of New York (and Special Agent for the United States).

GEORGE WOOD, PHILADELPHIA, for Pennsylvania, New Jersey and Delaware.

SCULL & BRADLEY, BOSTON, for New England States.

JOHN H. LAW & BRO., CINCINNATI, for Ohio, Indiana and West Virginia.

PROUD & CAMPBELL, BALTIMORE, for Maryland, Virginia, North Carolina and District of Columbia.

CHARLES H. CASE, CHICAGO, for Illinois, Michigan, Wisconsin, Minnesota, Iowa, Kansas, Missouri, Colorado and Nebraska.

BARBEE & CASTLEMAN, LOUISVILLE, for Kentucky, Tennessee, Georgia, Alabama, Louisiana, South Carolina, Florida and Texas.

The NATIONAL FIRE INSURANCE COMPANY, in the City of New York, was incorporated in 1838, and for forty-four years has transacted the business of Fire Insurance to the satisfaction of its policyholders and profit of its stockholders. The officers of the Company claim that their sworn statements give the exact condition of the Company, and endeavor to so manage its affairs that a NATIONAL policy is equal to any that can be secured. The main office of the Company is located at No. 60 WALL STREET.

## STATUTORY REQUIREMENTS.

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### WHAT IS REQUIRED OF COMPANIES ON ENTERING THE DIFFERENT STATES.

A charter conferred upon a corporation by one State does not entitle it to do business in any other. If it desires to transact an inter-State business it can only do so by the courtesy of those States wherein it seeks to establish its branches. Nor does the fact that a foreign insurance company has made the deposit required by one State entitle it to do business in any other State. Hence, nearly all the States have enacted special statutes specifying the conditions upon compliance with which corporations chartered by other States, or by foreign governments will be permitted to transact business within their borders.

As the business of insurance of all kinds is transacted mainly through agents located in different States, it is highly essential that managers of companies should be familiar with the statutory requirements of all the States. It is also important that agents should understand the obligations imposed upon them by the laws of the different States. To this end we have compiled the statutory requirements in a condensed form; casting aside the verbosity with which these laws are usually clothed, we have endeavored to prepare a synopsis of them which shall embrace all the essential requirements, indicating to managers and agents in a plain, straightforward manner, what each State requires of them as a condition of their transacting the business of insurance. These laws are as varied as the ingenuity of State legislators could make them, incongruous, inharmonious, and, in some instances, unconstitutional, as has been declared by the highest State Courts. Still, as long as they remain unrepealed, or until a National code of insurance laws supersedes them, they must be observed.

In many of the States there exist what are known as "reciprocal laws," whereby the State requirements exacted of other State companies are dependent upon the exactions imposed upon the companies of that State in the State which chartered the company seeking admission. Thus Georgia, for instance, imposes certain conditions upon New York State companies that may not be imposed upon those of Massachusetts or Connecticut, because the laws of these latter States treat Georgia companies differently. This "reciprocal" or "retaliatory" legislation has been declared unconstitutional by the highest Courts of two or three States; nevertheless, in other States where it exists, the laws are still enforced.

In the following compilation we treat only of the laws relating to other States and foreign corporations, and do not pretend to give the conditions required of their own home companies by the different States. We have classified these requirements under various heads for convenient reference, which form, we are confident, will commend itself to those seeking information on the subject. We have submitted to the Insur-

ance Supervising officer of each State a proof of so much of what follows as relates to his State, and have made such corrections and changes as were suggested by him. It may be safely assumed, therefore, that this compilation of statutory requirements is correct in all material particulars.

## ALABAMA.

SUPERVISING OFFICER—J. M. CARMICHAEL, AUDITOR OF STATE, MONTGOMERY.

### GENERAL REQUIREMENTS.

Each company must, before admission, file a copy of its charter, duly certified, together with a statement sworn to by the president and secretary, showing the subscribed and paid-up capital of the company, and its financial condition; also an instrument, under seal of the company, authorizing all agents to accept service of legal process, and admitting such service as if served upon the company.

*Certificates to Agents.*—Before transacting any business, each agent must obtain from the Auditor a certificate of authority, which certificate, together with a copy of the financial statement and of the instrument relating to the service of process, must be filed in the office of the Judge of Probate for the county wherein such agent is located; certificates to be renewed annually, and to be filed with copy of the annual statement with the Judge of Probate.

### LIFE COMPANIES.

Each company must file with the Auditor in June of each year a statement, certified by the president, secretary or actuary, showing the financial condition of the company on the first day of April preceding; such statement must show the gross amount of premiums received, in cash or otherwise, in the State during the year, the amount of funds invested in the State, and the amount paid for taxes and licenses in each county. Every life company must deposit in the State Treasury not less than \$10,000 in State bonds as security for claims of policyholders in the State. If a life company invests in the State the net reserve upon policies on the lives of citizens, it will be entitled to all the privileges of a home company. The Treasurer may require additional deposits.

### FIRE AND MARINE COMPANIES.

Each company must have a cash capital of at least \$150,000, invested in accordance with the laws of the State from which it derives its charter. Sworn statements of the condition of the company must be filed in January of each year, showing all transactions to December 31 preceding. Fifty per cent of premiums received must be retained as a re-insurance fund. The certificate issued by the Auditor to the company expires January 15 each year, and must be renewed during the month. When the Auditor discovers an impairment of capital equal to twenty-five per cent after providing for all liabilities, he may revoke his certificate.

### FOREIGN COMPANIES

Every foreign company must file with the Auditor a certificate signed by the proper State officer, setting forth that the company has on deposit in some State, of at least \$200,000 in lawfully invested securities, for the benefit of all policyholders in the United States. Annual statements required the same as of other State companies. Taxes and fees the same.

*Taxes.*—A tax of two per cent is imposed on gross premiums. Agents must make a sworn statement in August of each year, and file with the assessor of the county in which they are located, showing the gross amount of premiums received (less returned premiums) up to August 1 of that year. Agents in incorporated cities where there are fire departments, must pay the sum of \$200 annually for the support of such fire departments. Other taxes regulated by reciprocal legislation.

*Fees.*—Each company must pay to the State Treasurer an annual license fee of \$100. For filing statement with Auditor, \$5; with Judge of Probate, \$5. Reciprocal legislation relative to other fees.

*Penalties.*—Agents doing business in violation of law are subject to a fine not exceeding \$1000, or imprisonment not exceeding one year.

## ARKANSAS.

SUPERVISING OFFICER—A. W. FILES, AUDITOR OF STATE, LITTE ROCK.

### GENERAL REQUIREMENTS.

Every company before engaging in business, must file with the Auditor of State, a certified copy of its charter, a certificate showing the date of organization, location and principal office of the company; also a written stipulation that legal process served on the Auditor, or the person designated by the company will be accepted as served on the company. On complying with the law the Auditor will issue a certificate of authority to the company. Every company must have a capital of not less than \$100,000, fifty per cent of which must be paid-up.

*Examinations.*—The Auditor is empowered to examine any company at its home office, and if impairment of capital is ascertained, may revoke his certificate. Refusal to permit examinations warrants him in withdrawing his certificate.

*Certificates to Agents.*—Companies must furnish the Auditor with lists of agents, when he will issue a certificate to each, granting him authority to transact business for the company. Certificates renewable annually.

### LIFE COMPANIES.

Each company must file an annual statement with the Auditor by the 1st of March of each year, showing the financial condition of the company on the 31st day of December preceding. The statement must be accompanied by a certificate, signed by the proper officer of the State wherein the company was organized, showing the net value of all policies in force, and certifying that the company has assets equal thereto, and is authorized to do business in such State. In the absence of such certificate the Auditor is authorized to value the policies of the company on the basis of the American Experience Table of Mortality, and four and one-half per cent interest.

### FIRE AND MARINE COMPANIES

Must have a subscribed capital of not less than \$150,000, of which \$50,000 must be paid-up. A sworn statement, signed by the president, vice-president or secretary of the company, must be filed with the Auditor before the 1st of March each year, showing the financial condition of the company and its transactions up to December 31st of the previous year. The re-insurance fund to be computed at fifty per cent of the premium on all risks having less than one year to run, and *pro rata* on all risks having more than one year to run; when the re-insurance fund is reduced to less than forty per cent of premiums received during the year, the whole amount of premiums received on unexpired risks shall be set aside as a re-insurance fund.

### FOREIGN COMPANIES.

In addition to making the annual statement, as required of other State companies, foreign companies must furnish, prior to July 1st of each year, a statement showing the business transactions outside of the United States, and its financial condition outside of the United States branch.

*Taxes.*—A tax of two and one-half per cent is imposed on gross premiums (less losses and commissions). Every company must submit a sworn statement, signed by the president, secretary, or agent, at the time of filing the annual statement, showing the premiums received in the State, upon which statement the tax is computed. No municipal taxes or licenses are permitted.

*Fees.*—For filing charter, \$15; filing statement, \$10; issuing certificate, \$2; copies of papers, twenty cents per folio; certifying such copies and affixing seal, \$1; valuing life policies, a charge of not exceeding three cents per \$1000 of insurance may be exacted; examinations, actual expenses incurred.

*Penalties.*—Neglect to furnish statement as required, a penalty is imposed of \$100 for each day's delay; transacting business without complying with the law subjects the offender to a fine of \$500 for each month or fraction thereof during which the business is unlawfully conducted.



**CALIFORNIA.**

**SUPERVISING OFFICER, J. C. MAYNARD, INSURANCE COMMISSIONER, SAN FRANCISCO.**

**GENERAL REQUIREMENTS.**

Any company desiring to do business in California must file with the Insurance Commissioner a certified copy of its charter, and a certificate signed by the proper officer of the State wherein such company was organized, setting forth that it has available assets in excess of all liabilities equal to not less than \$200,000; also a statement of its financial and business condition on the 31st day of December preceding, sworn to by the principal officer of the company; the company must also designate some agent to accept legal service, and such agent shall be deemed the general agent of the company within the State, and service made upon him shall be deemed as having been made upon the company. In case the company shall at any time be without such agent, the Insurance Commissioner shall be empowered to accept service. Should a company transfer from a State to a United States Court, any suit brought against it by a citizen of California, the Commissioner is required to revoke its license to do business in the State. The general agent must also file with the Commissioner a bond with two sureties in \$1000 each, conditioned that he will pay quarterly in advance all taxes, licenses or fees, that are or may be imposed by law, and that the company will comply with the law in all respects. All payments must be in United States gold coin. On compliance with these requirements, a certificate of authority to do business will be issued to the company by the Commissioner.

*Examinations.*—The Commissioner is empowered to examine any company doing business in the State whenever he shall deem it necessary, and if a company is found to be insolvent, he shall revoke its authority to do business. A company is regarded as insolvent when, after providing for all liabilities, its capital is reduced below \$200,000, or below seventy-five per cent of its paid-up capital; if it be a mutual company, when its cash assets over liabilities are less than \$200,000.

*Certificates to Agents.*—Every company must file with the Commissioner a certified copy of the authority given by it to each agent in the State, and in case of a change of agents, the Commissioner must be notified. Every general agent appointed by the company must obtain from the Commissioner a certificate of authority to do business, which continues in force without renewal, until revoked. Other agents do not require certificates. If an agent has been employed by any other company within a year previous, he shall produce written evidence that all moneys received by him for such company have been paid to it. Solicitors for life companies must obtain a license annually.

**LIFE COMPANIES.**

Sworn statements must be filed with the Commissioner, on or before the first day of March of each year, showing the financial condition of the company, and its business transactions up to December 31st of the preceding year. Such statement must also be printed one week in a daily paper published in the city where the principal office of the company in the State is located; when requested by the Commissioner to do so, companies must furnish him with the requisite data for valuing its outstanding policies. If his valuation be not accepted by the insurance officer of any other State, then the companies of such State doing business in California, shall submit their policies for valuation by the Insurance Commissioner of that State. Valuations made upon the basis of the American Experience Mortality Tables and four and one-half per cent interest. Policies issued within the State must contain written evidence that they were so issued. All policies issued within the State, except for tontine or other term or paid-up insurance, must contain a stipulation that when, after three full annual premiums shall have been paid on such policy, it shall not cease or become void solely by the non-payment of any premium when due; its entire net reserve, by the American Experience Mortality Table, and interest at four and one-half per cent yearly, less any indebtedness to the company on such policy, shall be applied by such company as a single premium, at such company's published rates in force at the date of original policy, but at the age of the insured at time of lapse, either to the purchase of non-participating term insurance for the full amount insured by such policy, or upon the written application by the owner of such policy, and the surrender thereof to such company within three months from such non-payment of premium, to the purchase of non-participating paid-up policy, payable at the time the original policy would be payable if continued in force; both kinds

of insurance to be subject to the same conditions, except as to payment of premiums, as those of the original policy. It may be provided, however, in such stipulation, that no part of such term insurance shall be due or payable, unless satisfactory proofs of death be furnished to the insurance company within one year after death, and that, if death shall occur within three years after such non-payment of premium, and during such term of insurance, there shall be deducted from the amount payable the sum of all the premiums that would have become due on the original policy if it had continued in force. If the reserve on endowment policies be more than enough to purchase temporary insurance as aforesaid, to the end of the endowment term, the excess shall be applied to the purchase of pure endowment insurance, payable at the end of the term, if the insured be living. If any company shall evade this provision of law, its certificate of authority shall be immediately revoked.

*Special Agent.*—Companies not doing business in the State, may have a special agent for the purpose of collecting renewal premiums, who shall receive a certificate of authority from the Commissioner, on filing notice of appointment. No other papers required of such companies.

#### FIRE AND MARINE COMPANIES.

Sworn statements must be filed with the Commissioner, on or before the 10th day of March of each year, showing the financial and business condition of the company on the 31st day of December preceding. Such statement must also be printed for one week, in a daily newspaper published in the city where the principal office of the company is located. The re-insurance fund must be computed at fifty per cent of the premium on unexpired risks.

#### FOREIGN COMPANIES.

Every foreign company doing business in the State must file a sworn statement, on or before the first of May of each year, showing its financial and business condition on the 31st day of December preceding. Such statement must be printed for one week, in a daily newspaper published in the city where the principal office of the company in the State is located.

*Taxes.*—Taxes are imposed in accordance with the reciprocal provisions of the laws.

*Fees.*—For filing charter, \$30; for filing annual statement, \$20; for filing other papers required, \$5 each; certificate to agents, \$1; for copies of papers on file, twenty cents per folio; for certifying such copies, \$1 each; certificate to special agent of life company, \$20; for valuing life policies, three cents for each \$1000 of insurance. Should the expenditure in the office of the Commissioner exceed the receipts, the Commissioner is empowered to assess the companies doing business in the State, on the basis of premiums received, sufficient to make up the deficiency. Other fees subject to reciprocal legislation.

*Licenses.*—The City of San Francisco is authorized to collect a license from each agent, and the city ordinance provides as follows: Every agent shall pay for each company represented by him, according to premiums received. Those doing a business of \$50,000 a quarter or over, \$100 per quarter; \$25,000 per quarter and less than \$50,000, \$75 per quarter; \$10,000 per quarter and less than \$25,000, \$50 per quarter; less than \$10,000 per quarter, \$25. Other license fees charged in accordance with reciprocal legislation.

*Penalties.*—For neglecting to file the statements required, or the stipulation relative to serving legal process, a fine of \$200 per month is imposed for each month the company does business in default. For failing to answer, truthfully, in writing, the written inquiries of the Commissioner, a fine of \$500 is imposed. A fine of \$100 for issuing a life policy to a resident of the State that does not contain written evidence that it was issued in the State.

### CANADA.

SUPERVISING OFFICER, J. B. CHERRIMAN, SUPERINTENDENT OF INSURANCE, OTTAWA.

#### GENERAL REQUIREMENTS.

Each company must file with the Minister of Finance a certified copy of its charter, and a properly authenticated statement of its condition on the 31st of December preceding; also, a power of attorney, signed by the proper company officer under seal of the company, appointing an agent or head officer in Canada; such officer or agent must be empowered to accept legal



service for the company ; this power of attorney must be verified under oath by such officer or agent. Copies of the documents named must be filed with the Superior Court of Law or Equity, in the Province wherein the head office in Canada of the company is located ; if the head office is in Quebec, the duplicates must be filed in the office of the Prothonotary of the Superior Court of the district wherein such head office is located. Each company must obtain from the Minister of Finance, a license to do business, which license must be printed in the *Canadian Gazette*, and in one paper in the city or county wherein the head office is located. Licenses renewable on the first day of April in each year. When the liabilities in Canada of a company exceed its deficiencies must be made good, or its license will be revoked.

#### LIFE COMPANIES.

Every life insurance company must deposit in the hands of the Receiver-General \$50,000 for the protection of Canadian policyholders ; this deposit to be increased as required to make it equal to the re-insurance reserve upon all policies held in Canada, or such increase may be placed in the hands of trustees for such purpose. Annual statement to be filed on or before the first of April in each year, duly verified by the proper officer of the company. If a company fails to pay its losses for thirty days after they are due, or after judgment has been entered, its license will be revoked.

#### FIRE AND MARINE COMPANIES.

Every company doing a fire and inland marine business, either or both, must deposit with the Receiver-General \$100,000 for the protection of Canadian policyholders. United States Companies must deposit United States securities, or others that may be approved by the Treasury Board. Annual statements showing the condition of the company, must be filed in January of each year, with the Minister of Finance ; also, a statement of its general business. Fire policies cannot be written for a longer term than three years. If an undisputed claim, or judgment on a disputed claim remains unpaid for sixty days after it is due, the license of the defaulting company will be revoked, but may be re-issued, if the claim is satisfied within sixty days thereafter. Failure to pay such claim shall be deemed an act of insolvency.

*Taxes.*—In accordance with a law passed by the Quebec Legislature last year, which goes into effect July 1, a direct tax is imposed upon all insurance companies doing business in that Province, to be paid into the public treasury. Every life company is required to pay \$500, and \$250 additional, if doing an accident business. Fire and marine companies pay \$500. Agencies in Montreal and Quebec are taxed \$100 each, and all other agencies in the Province, \$5 each.

*Fees.*—The Superintendent is empowered to assess companies *pro rata* upon gross premiums received on Canadian business, during each year ending December 31 ; such assessment to be paid on or before March 31 ; not to exceed \$8000 upon fire and inland companies.

*Penalties.*—Neglect to comply with the requirements of the law, subjects the offender to a penalty of \$1000 ; non-payment of penalty may be followed by imprisonment for three to six months.

## COLORADO.

SUPERVISING OFFICER—J. C. ABBOTT, SUPERINTENDENT OF INSURANCE, DENVER.

The State Legislature in 1883, passed an act creating the Insurance Department of the State of Colorado, and making the Auditor of State the head of it, to be designated Superintendent of Insurance. He is required to appoint a Deputy-Superintendent, experienced in insurance matters, who shall give bonds in \$20,000 for the faithful performance of his duties, the salary of such Deputy to be \$3000 per annum. The Superintendent is required to enforce all State laws relative to insurance.

#### GENERAL REQUIREMENTS.

Every company doing business in the State is required to file a copy of its charter with the Superintendent, and also a sworn statement of the chief officer of the company showing the condition of its affairs on the 31st of December preceding. Also, a written instrument constituting the Superintendent an attorney of the company to accept service of legal process. Annual statements to be filed on or before the first day of March of each year. The annual statement filed must

be printed at least four times, together with a copy of the Superintendent's certificate, in a newspaper published at the State Capital. "No joint stock fire or life insurance company shall be permitted to do any business in this State, unless it is possessed of an actual paid-up cash capital of not less than two hundred thousand dollars. No joint stock insurance company organized for any purpose other than fire and life insurance shall be permitted to do any business in this State unless possessed of an actual paid-up cash capital of not less than one hundred thousand dollars."

*Examinations.*—"The Superintendent of Insurance shall have power to examine and inquire into all violations of the insurance law, and may at any time examine the financial condition, affairs and management of any insurance company incorporated by, or doing business in the State, and inquire into and investigate the business of insurance transacted, and may require any company, its officers, agents, employees, or attorneys, or other persons, to produce, and may examine all its assets, contracts, books and papers; may compel the attendance before him, and may examine under oath its directors, officers, agents, employees, solicitors, attorneys, or any other person, in reference to its condition, affairs, management or business, or any matter relating thereto; may administer oaths or affirmations, and shall have power to summon and compel attendance of witnesses, and to require and compel the production of records, books, papers, contracts or other documents by attachments, if necessary, and shall have the right to punish for contempt by fine or imprisonment, or both, any person failing or refusing to obey such summons or order of said Superintendent." The Superintendent is authorized to appoint competent persons to make the examinations in his name.

*Certificates to Agents.*—All agents of companies must obtain certificates authorizing them to do business from the Superintendent. Certificates renewable annually.

#### LIFE COMPANIES.

The Superintendent is authorized to value outstanding policies when he deems it necessary. Valuations to be made in accordance with the American Experience Tables and four and one-half per cent interest. "After three or more annual premiums have been paid upon a policy of life insurance, and default is made in payment of any such subsequent premiums when due, then, notwithstanding such default, the company shall convert the same into a paid-up policy for as many dollars as the value of such policy will purchase, to be determined by the table of surrender values in use by such company at the time of issue of policy, which shall not be less than the full net value of the policy per American Experience Table of Mortality,  $4\frac{1}{2}$  per cent interest, provided that application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made."

#### FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than \$200,000. Annual statements to be filed on or before March first of each year, showing the condition of the company on the 31st of December preceding. Such statements to be printed at least four times in a daily paper published at the Capital of the State. Any company other than fire or life, must be possessed of a paid-up capital of \$100,000.

#### FOREIGN COMPANIES.

There being no special legislation in regard to foreign companies, it is presumed they will be required to conform to the conditions imposed upon other State companies.

*Taxes.*—"All insurance companies, partnerships, or associations, engaged in the transaction of the business of insurance in this State, shall annually, on or before the first of March, in each year, pay to the Superintendent of Insurance, two per cent on the excess of premiums received over losses and ordinary expenses incurred within this State, during the year ending the previous 31st day of December. In case the expenses of the Department shall exceed the amount collected under the provisions of this act, the Superintendent shall assess upon the insurance companies doing business in this State in proportion to the receipts in this State, a sum equal to such excess. In case of neglect or refusal of any company to pay such tax assessment, the Superintendent of Insurance shall revoke the authority or license granted to such insurance company. Insurance companies shall not be subject to any further taxation, except on real estate and the fees provided in this act."

*Fees.*—"For filing the certified copy of articles of incorporation, required by this act, \$50; for filing power of attorney and statement preliminary to admission, \$50; for filing copy of its charter or deed of settlement, and examination thereof, \$25; for filing annual statement, \$50; for certificate of authority to transact business in this State, \$5; for each copy of certificate of authority for use of agent, \$2; for each copy of any paper filed in his office, 50 cents for first five folios, 15 cents per folio thereafter; for affixing the seal of his office and certifying any paper, \$1; for each copy of process served on the Superintendent, \$2; valuations of policies \$10, per \$1,000,000 of insurance; for examinations, \$10 per day and expenses."

*Penalties.*—For business transacted by or for an unauthorized company, a penalty of \$500 is imposed for each offense; for refusing to give truthful information regarding a company or testifying falsely, the delinquent is liable for contempt or perjury, and a fine not exceeding \$500; for making a false certificate, entry or memorandum in papers offered for filing, a fine of not less than \$1000 and imprisonment not less than two months.

## CONNECTICUT.

SUPERVISING OFFICER—EPHRAIM WILLIAMS, INSURANCE COMMISSIONER, HARTFORD.

Every company must, before receiving authority to do business in the State, file with the Commissioner a certified copy of its charter; also, a statement sworn to by the president, vice-president, or secretary of the company, showing the financial and business condition of the company. It must also execute a written instrument appointing the Commissioner its attorney to accept service of legal process.

*Examinations.*—The Commissioner is empowered to examine into the condition of any company doing business in the State, and if he finds it impaired to revoke its authority to do business, and to publish the result of such examination if he thinks proper. Fire and marine companies are deemed unsound when their assets over liabilities are less than three-fourths of their paid-up capital. Life companies are unsound when their assets are not equal to their liabilities and legal reserve.

*Certificates to Agents.*—All agents must obtain a certificate from the Commissioner authorizing them to transact business. Certificates must be renewed annually when the annual statement is filed.

### LIFE COMPANIES.

Each company must furnish a certificate from the proper official of the State wherein such company was organized, setting forth the valuation of all outstanding policies of such company, calculated according to the American Experience Table of Mortality, and four and one-half per cent interest. Such certificate will be accepted by the Commissioner, provided his certificate of a similar nature regarding Connecticut companies is accepted by the insurance officer of such State. Otherwise, the Commissioner is empowered to value outstanding policies himself. Annual statements must be filed on or before March first of each year, showing the condition of the company on the 31st day of December preceding.

### FIRE AND MARINE COMPANIES.

Each stock company is required to have a cash capital of at least \$150,000. Mutual companies must have available assets equal to \$150,000. The re-insurance fund is required to be fifty per cent of the gross premium (returned premiums and re-insurance deducted) on all fire risks except those that are perpetual; on perpetual risks ninety-five per cent must be reserved for re-insurance; on ocean marine risks the full amount of premium must be reserved. In fire insurance all the conditions of the insurance must be stated in the policy. The amount that may be written by a company upon a single risk is limited to ten per cent of its paid-up capital. No company is permitted to advertise or represent itself as having a capital greater than the amount actually paid up, or to represent itself as possessed of assets not actually owned by it.

### FOREIGN COMPANIES.

Every foreign company is required to have a cash capital of not less than \$200,000, and must have on deposit with the treasurer of some one of the United States, at least \$200,000 in

United States bonds, or the bonds of Connecticut, New York, or Massachusetts for the protection of all its policyholders in the United States. A certificate signed by the officer holding such deposit must be filed with the Commissioner. The aggregate of deposits made by such company in the different States, together with the securities held by approved trustees for the benefit of all policyholders in the United States, after deducting all liabilities and the lawful re-insurance fund, shall be regarded as its capital. A copy of the trust deed and of the instrument appointing the trustees must be filed with the Commissioner. Annual statements, verified by the agent or attorney for the company in the United States, showing the condition of its affairs in this country, must be filed in January of each year, when the Commissioner will issue a certificate setting forth the amount of its capital as determined by such statement.

*Taxes.*—Taxes regulated by reciprocal legislation must be paid on or before the 20th day of January of each year to the State Treasurer. Every agent must make return under oath on or before the 10th of January of each year of the gross amount of premiums received by him. Agents of foreign companies must make returns, and pay thereon before the 20th of January, a tax of two per cent.

*Fees.*—Filing copy of charter, \$30 ; filing copy of statement, \$20 ; issuing certificates to agents, \$2 each ; license to company, \$50 ; valuing life policies, one cent for each \$1000 of insurance. Other fees regulated by reciprocal legislation.

*Penalties.*—Any agent of a fire or marine company transacting business in violation of law, is liable to a fine of \$100 for each offense ; agents of foreign companies violating the law may be fined \$500 for each offense ; agents of life companies violating the law may be fined not less than \$100 nor more than \$500 for each offense ; for violating the provision relative to advertising capital and assets, a fine of \$500 is provided for the first offense, and \$1000 for each subsequent offense.

## DAKOTA.

SUPERVISING OFFICER—L. M. PURDY, TERRITORIAL AUDITOR, YANKTON.

### GENERAL REQUIREMENTS.

The insurance laws of the Territory were embodied in one act at the Session of the Legislature in 1883, and the Act became a law March 9. The following is the substance of it :

Each company must file with the Auditor a copy of its charter, and a statement showing its financial condition. Must also appoint in each judicial district an attorney to accept service of legal process. Each company must have on deposit with the proper officer of some State or Territory, \$25,000 for the protection of all its policyholders. "Every insurance company doing business in this Territory must transmit to the Territorial Auditor a statement of its condition and business for the year ending on the preceding 31st day of December, which shall be rendered on the first day of January in each year, or within one month thereafter, except that foreign insurance companies shall transmit their statements of business, other than that done in the United States, prior to the following first day of March. Such statement must be published at least three times in some newspaper of general circulation, printed and published in each judicial district of this Territory, in which such insurance company shall have an agency, and a duplicate thereof, upon which shall be endorsed the names of the attorneys on whom process of law can be served, as required by Section 23 of this Act, shall be filed in the office of the Register of Deeds of the county, wherein an agency may be established. Statements for publication shall be made out on blanks furnished by the Territorial Auditor, and the Territorial Auditor's certificate of authority for the company to do business in this Territory, shall be published in connection with the said statement of each company doing business in this Territory. Proof of publication to wit : the printer's affidavit of the fact shall be filed with the Territorial Auditor in all cases."

*Certificates to Agents.*—Each agent must obtain from the Auditor a certificate entitling him to do business. Certificates renewable annually.

## MISCELLANEOUS COMPANIES.

Plate-Glass, Accident and Steam Boiler Insurance Companies must have a paid-up capital of not less than \$100,000, and \$25,000 on deposit with the proper officer of some State for the benefit of all its policyholders.

*Taxes.*—"Every fire, marine, fire and marine and other insurance company, incorporated under the laws of this Territory, except life insurance companies, shall annually, on or before the first day of February in each year, pay a tax, or excise of one per centum on all premiums received during the year ending on the preceding 31st day of December, for insurance, whether in cash or notes absolutely payable. Provided, however, that in the assessment of such tax, premiums received in other States where they are subject to a like tax, shall not be included. Every fire, marine, fire and marine and other insurance corporation, association or partnership, which is incorporated or associated by authority of any other State, Territory or Country, shall pay annually, on or before the first day of February in each year, a tax, or excise of two and one-half per centum upon all premiums charged or received on contracts made in this Territory, during the year ending on the preceding 31st day of December. In determining the amount of tax due under the preceding sections of this act, there shall be deducted in each case from the full amount of premiums, the amount actually paid for losses during the said year. All taxes upon premiums shall be paid to the Territorial Auditor, at the time of the filing of the annual reports required by this act, and by him paid to the Territorial Treasurer for the general fund of the Territory. Provided, that all insurance companies incorporated by any other State, or Territory, or Country, shall be subject to no other taxation under the laws of this Territory, except such fees and taxes as are required by this act, and upon all real estate actually owned by them in this Territory. All companies not complying with the provisions of this section shall be subject to a penalty or fine in addition to taxes due, not exceeding the amount of the tax for which such company is liable and delinquent."

*Fees.*—"There shall be paid by every company, association, person or persons, or agent to whom this act shall apply, the following fees; for filing the declaration on the certified copy of a charter, last annual statement, and furnishing copies of statement for publication herein required, the sum of twenty dollars; for filing thereafter the annual statement and furnishing copies for publication, ten dollars; for each certificate of authority to agents or companies, or associations not incorporated under the laws of this Territory, fifty cents; for every copy of paper filed in this office, the sum of ten cents per folio; and for affixing the seal of said office to such copy and certifying the same, fifty cents; and in case two or more companies combine and effect insurance under a joint policy, each and every company shall pay the fees provided herein, the same as if each company wrote separate and distinct policies."

*Penalties.*—Any violation of any of the provisions of this act, shall subject the party violating the same to a penalty of five hundred dollars for each violation, and of the additional sum of one hundred dollars for each month during which any such agent shall neglect to file such affidavits and statements as are herein required.

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DELAWARE.

SUPERVISING OFFICER—JOHN R. MCFEE, INSURANCE COMMISSIONER, GEORGETOWN.

## GENERAL REQUIREMENTS.

Every company must possess assets over all liabilities and claims of not less than \$150,000. A certified copy of the charter must be filed with the Insurance Commissioner; also, a sworn statement of the president, vice-president or secretary, showing the condition of the company. An instrument must be executed and filed designating some resident of the State upon whom legal process may be served. Every company must obtain from the Commissioner a certificate authorizing it to transact business in the State. With the annual statement each company must file a printed copy of the last annual report made in accordance with the laws of the State wherein such company was incorporated, certified to by the officers of the company; also, a printed copy of the statement made of the condition of such company by the proper officer of such State.



**Examinations.**—The Commissioner is authorized to examine any company doing business in the State, and if he finds it impaired, to revoke its authority to do business.

**Certificates to Agents.**—Every agent must file with the Commissioner a duplicate tax receipt from the Clerk of the Peace in which the office of such agent is located, showing that all taxes due in such county have been paid ; he must also file a license to do business issued by such Clerk of the Peace ; thereupon the Commissioner will issue to him a certificate of authority. Certificates and licenses renewable annually.

#### LIFE COMPANIES.

Each company must file with the Commissioner on or before the first day of February, a statement attested by the proper officer of the company, showing its condition on the 31st day of December preceding. If a company fails to have on hand at any time a sum equal to the net value of all its policies, the Commissioner must revoke its authority to do business. A certificate of policy valuation, signed by the Insurance Commissioner of New York, Massachusetts or Pennsylvania, or of the State wherein the company was incorporated, must be filed with the Commissioner ; in the absence of such certificate, its policies will be valued according to the New York standard.

#### FIRE AND MARINE COMPANIES.

Annual statements, duly attested by the proper officer of the company, must be filed on or before February 1st of each year, together with the other statements above set forth.

#### FOREIGN COMPANIES.

In the absence of special requirements for foreign companies, it is presumed they will be expected to conform to the requirements of other State Companies.

**Taxes.**—A tax of two and one-half per cent is imposed on gross premiums. Every agent is required to furnish to the Clerk of the Peace of the county wherein he does business, a sworn statement each year at the time of taking out his license, showing the gross amount of premiums collected by him, and must receive a receipt for taxes on same before receiving his certificate from the Commissioner.

**Licenses.**—Every agent must pay to the Clerk of the Peace of the county in which he does business, a yearly license fee of \$50.

**Fees.**—The Insurance Commissioner is entitled to fees as follows : For filing charter, \$10 ; for filing annual statements or printed reports, \$10 each ; for issuing certificates to agents, \$2 each ; for copies of papers on file, twenty cents per folio ; for certifying copies and affixing seal to same, \$1 each ; for examinations of companies, actual expenses incurred. In addition, Clerks of the Peace are entitled to fifty cents for each license issued to agents.

**Penalties.**—Any person violating the law is liable to a fine not exceeding \$1000, or imprisonment not exceeding one year, or both fine and imprisonment. Any agent neglecting for thirty days to pay the taxes due shall forfeit \$200.

## FLORIDA.

SUPERVISING OFFICER—HENRY L'ENGLE, STATE TREASURER, TALLAHASSEE.

#### GENERAL REQUIREMENTS.

Every company must before admission, furnish to the State Treasurer a certified copy of its charter, also a statement attested by the president, or vice-president and secretary, showing the name, location and financial condition of the company ; also, a written agreement, signed by the president and secretary, under seal of the company, agreeing that service of legal process upon any agent of the company shall be accepted as valid. Every company must obtain from the Treasurer a certificate of authority to do business, which certificate must be renewed annually in January. Any company neglecting to satisfy any execution obtained against it within the State, shall have its certificate of authority revoked, and also all licenses to agents, and the Treasurer must print a notice of such revocation for at least one week in a newspaper published at the State Capital, or at Jacksonville, and such company shall be prohibited from

transacting business in the State until such execution is satisfied, and all fees and expenses paid. Annual statements must be filed on or before the first day of February in each year, a synopsis of which must be published by the Treasurer within thirty days.

*Examinations.*—It is made the duty of the Board of Insurance Commissioners to examine every company applying for admission or doing business in the State, and the Treasurer may publish the results of such examinations whenever he deems it in the interests of the public to do so. When a company is found to be in an unsound condition the Board of Commissioners must revoke its authority. The Board consists of the Treasurer, Comptroller and Attorney-General.

*Certificates to Agents.*—Each agent must obtain from the State Treasurer a certificate authorizing him to do business. Certificates renewable annually, on the first of October.

#### LIFE COMPANIES.

Each company must possess at least \$100,000 invested in United States, or State bonds, or in other interest-bearing United States stocks, or in mortgages on unincumbered real estate, worth at least double the amount loaned thereon. Sworn statements must be filed in January of each year, showing the condition of the company on the 31st of December preceding.

#### FIRE AND MARINE COMPANIES.

Each company must possess at least \$150,000 invested in United States or State bonds, or in other interest-bearing stocks of the United States. Sworn statements must be filed in January of each year, showing the condition of the company on the 31st of December preceding.

*Taxes.*—A State tax of \$200 to be paid annually is imposed on each company. Cities, incorporated towns and counties are authorized to collect from agents taxes to an amount not exceeding fifty per cent of the State tax on agents, which is the license fee of \$10.

*Fees.*—For filing statements \$5 each; for certificates to agents, \$10 for each county in which he does business. Licenses to agents are issued in each county by Collectors of Revenue.

*Penalties.*—For making false returns, a company becomes liable to a fine of not less than \$500 nor more than \$5000; for each violation of the law, a fine of not more than \$1000 may be imposed, or imprisonment not exceeding six months, or both fine and imprisonment.

## GEORGIA.

SUPERVISING OFFICER—W. A. WRIGHT, COMPTROLLER-GENERAL OF STATE, ATLANTA.

#### GENERAL REQUIREMENTS.

Each company must file with the Comptroller-General a certified copy of its charter; also, a statement attested by the proper officers of the company, showing its name and location, and its condition on the 31st of December preceding. Each stock company must possess not less than \$100,000, invested in stocks or bonds estimated at their market value, or in mortgages on unincumbered real estate worth at least double the amount loaned thereon. Statements must be filed with the Governor on or before the first days of July and January, or within sixty days thereafter, of each year, showing the condition of the company on the 31st of June and December preceding, which statements must be printed in a newspaper of general circulation, published in the city or town where the agent making them resides. Annual statements must be made to the Comptroller-General, on or before the first day of March of each year. Companies must obtain from the Comptroller-General certificates authorizing them to do business in the State. Companies and agents must file with the Comptroller-General, on or before the first day of May in each year, sworn statements showing the gross amount of premiums collected by them within the State.

*Certificates to Agents.*—Agents must obtain certificates from the Comptroller-General, which certificates are renewable annually.

**LIFE COMPANIES.**

Each company must file a certificate signed by the proper officer of some State, showing that they have on deposit with him not less than \$100,000 lawfully invested for the protection of policyholders in the United States.

**FIRE AND MARINE COMPANIES.**

Each company must deposit with the State Treasurer, \$25,000 in United States or State bonds for the protection of policyholders within the State, before receiving a certificate of authority to do business.

**FOREIGN COMPANIES.**

The requirements are the same as for companies of other States.

*Taxes.*—A State tax of one per cent on gross premiums collected, must be paid by every company on or before the first day of July in each year. Every agent must pay a tax of \$10 for each county in which he does business. Other taxes based on reciprocal legislation.

*Fees.*—For filing statements \$7.50 each; for certificates to agents \$2.50. Other fees in accordance with reciprocal legislation.

*Penalties.*—For any violation of law, a fine of not more than \$500, nor less than \$100 may be collected; neglect to pay taxes, a fine of \$500 is imposed.

**ILLINOIS.**

**SUPERVISING OFFICER—CHARLES P. SWIGERT, AUDITOR OF PUBLIC ACCOUNTS, SPRINGFIELD.**

**GENERAL REQUIREMENTS.**

Every company must obtain from the Auditor a license to do business in the State. As a condition precedent, each company must file an application, with signature of proper officer under company seal, setting forth its desire to do business in the State, and stipulating that said "license shall cease and terminate in case and whenever it shall remove, or make application to remove, into any United States Court, any action or proceeding commenced in any of the State Courts of this State, upon any claim or cause of action arising out of any business transaction, in fact, done in this State; any permission, consent, agreement, condition, or provision, incorporated in any contract, mortgage, note bond, obligation, or policy of insurance, authorizing or consenting to such removal to the contrary notwithstanding." It must also file a copy of its charter, and a statement sworn to by the proper company officer, showing its location, amount of capital, and its liabilities and assets in detail; also, a copy of its last annual statement made in conformity with the laws of the State wherein such company was organized; also, a written instrument under seal of the company, designating some resident of the State to accept service of legal process.

*Examinations.*—The Auditor is authorized to make examinations of companies, and to publish the result when he deems it necessary. Certificate to be revoked when an impairment is discovered.

*Certificates to Agents.*—Agents must procure certificates from the Auditor authorizing him to do business in the State. Agents of fire and marine companies must, in all advertisements, give the name and location of the company, and the name of the State or Government under which it is organized. Agents of life companies must have such information conspicuously displayed upon their business signs, and upon all policies issued must print in large letters the name of the State in which the company was organized, and also upon all circulars, pamphlets, and placards issued by them in relation to the business of such company. Certificates to be renewed annually.

**LIFE COMPANIES.**

Every life company must possess available assets properly invested of not less than \$100,000. Annual statements to be filed with Auditor on or before the first of March each year,



showing the condition of the company on the 31st day of December preceding, and the Auditor shall cause such statement to be published not less than one month in one daily paper in Springfield, and one in Chicago. The Auditor is authorized to value policies when they have not been valued by the proper officer of some other State, such valuation to be upon the basis of the Actuaries, or Combined Experience Table of Mortality and four per cent interest.

#### FIRE AND MARINE COMPANIES.

Each company doing business in the City of Chicago, must have a paid-up capital of not less than \$150,000 ; in other parts of the State excluding Chicago, \$100,000 ; they are prohibited from writing upon one risk an amount exceeding ten per cent of their paid-up capital. The re-insurance fund must be maintained to the full amount of the unearned premiums on unexpired risks. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the 31st day of December preceding. Statement to be printed by the Auditor for not less than fifteen days in one paper, published in Springfield, and one in Chicago. Every announcement, publication of any kind, or business sign, purporting to State the financial condition of the company, must conform to the statement immediately preceding filed with the Auditor, as allowed by him, and must not claim any assets not actually in possession of the company.

#### FOREIGN COMPANIES.

Each company must deposit with the Auditor \$200,000 for the protection of its policyholders in the United States ; or, in lieu thereof, must file with him a certificate from the proper officer of some other State to the effect that such company has deposited with him a similar amount for such purpose ; such certificates to be renewed annually. Annual statements must be filed on or before the first of February each year, showing the condition of the company on the 30th day of September preceding. Supplementary statements, duly verified by the resident manager of such company, must be filed with the Auditor, on or before the first day of February in each year, showing the condition of the business of the company in the United States, on the 31st day of December preceding. Life companies must file their annual statements, on or before April 1 of each year, showing their condition on the 31st day of December preceding.

#### MISCELLANEOUS COMPANIES.

Plate-Glass, Accident and Steam Boiler companies must have on deposit with the proper officer of some State not less than \$100,000 for the protection of all their policyholders in the United States. Must have a paid-up capital of not less than \$100,000. In all other respects must comply with the conditions imposed upon fire and marine companies.

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*Taxes.*—Agents of fire and marine companies in different localities must pay such taxes—State, county, town and municipal—as are imposed upon personal property in such localities. For the purpose of assessing such taxes, every agent is required to report in the month of May of each year, the amount of his receipts for the preceding year to the proper officer in the locality where his agency is situated. This tax is in lieu of all licenses. Where there are regularly organized fire departments, the municipal authorities may levy a tax not exceeding two per cent upon gross receipts for the support of such fire departments. Other taxes may be imposed in accordance with reciprocal legislation.

*Fees.*—For filing copy of charter \$30 ; filing annual statement, \$10 ; issuing certificates to agents, \$2 each ; copies of papers on file, 20 cents per folio ; certifying copies and affixing official seal, \$1 ; for examinations, actual expenses incurred ; valuing life policies, three cents per \$1000 of insurance. Other fees based on reciprocal legislation.

*Penalties.*—Any fire or marine company neglecting to comply with the requirements of law, or failing to answer inquiries made by the Auditor, incurs a penalty of \$500, and \$500 for each month it continues in default. Any violation of the law subjects the offender to a penalty of \$500. Life companies neglecting to file statements incur a penalty of \$100 for each day they continue in default.

## INDIANA.

SUPERVISING OFFICER—JAMES H. RICE, AUDITOR OF STATE, INDIANAPOLIS.

### GENERAL REQUIREMENTS.

Each company must possess an actual cash capital of not less than \$200,000, invested in United States or State securities, or in mortgages or unincumbered real estate worth twice the amount loaned thereon. Each company must file with the Auditor a certified copy of its charter, and a statement verified by the proper officer of the company, showing the name, location, amount of capital and financial condition of the company; also, a written instrument, signed by the president and secretary, under seal of the company, designating an agent to accept service of legal process. "If any company shall sustain any loss upon policies issued in this State, it is the duty of the agent, by whom the insurance was made, to retain in his hands all moneys belonging to such company, which may then be, or hereafter come into his possession, until such loss is adjusted and paid. The insured who has suffered a loss may also notify any other agent of such company thereof, who shall in like manner retain all money belonging to such company, which is then in, or shall thereafter come into his hands. If suit be commenced by the party insured against the company, the agent may deposit in Court double the amount mentioned in the policy, to abide the event of the suit; or, if the party insured shall not commence suit within ninety days after the agent shall have given written notice to him that such loss will not be paid, the agent may thereafter pay over the money in his hands to the company." Semi-annual statements must be filed with the Auditor in January and July of each year, and the Auditor will cause such statements to be printed in the two papers in the State having the largest circulation.

*Certificates to Agents.*—Each agent must obtain from the Auditor a certificate entitling him to do business, which certificate, together with a copy of the financial statement on which it was obtained, must be filed with the Clerk of the Circuit Court of the County in which such agent does business. A certificate must be obtained for and filed in each county in which the agent does business.

### FOREIGN COMPANIES.

Each company must have on deposit in the United States, in the hands of some proper State Officer, or with trustees, not less than \$200,000, for the protection of all policyholders in the United States.

*Taxes.*—A tax of \$3 upon every \$100 of premiums collected within the State, less losses actually paid within the State is imposed. For the purpose of determining the amount of such tax, each company is required to report to the Auditor, under oath of the president and secretary, in January and July of each year, the gross amount of premiums collected in the State for each of the six months ending December 31 and June 30 preceding. Other taxes dependant upon reciprocal legislation.

*Fees.*—All fees in accordance with reciprocal legislation.

*Penalties.*—A company neglecting to make its semi-annual report of premiums collected and to pay taxes thereon for thirty days, incurs a penalty of \$100 for each day's delay thereafter. Any person violating the insurance laws is liable to a fine not exceeding \$1000, or imprisonment for thirty days, or both fine and imprisonment.

## IOWA.

SUPERVISING OFFICER—W. V. LUCAS, AUDITOR OF STATE, DES MOINES.

### GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter and a sworn statement, signed by the proper officer of the company, showing its name, location and financial standing.

*Examinations.*—The Auditor is empowered to make examinations of companies, and to publish the results if he deems proper in one or more papers. If a fire and marine company is

found to be in an unsound condition, the Auditor must revoke its license and publish such revocation. If a life company is impaired, the Auditor must certify the facts to the Attorney-General, who is directed to apply to the Supreme or District Court for an injunction to restrain it from doing business in the State. When the assets of a life company are not equal to all its liabilities, including the premium reserve, it shall be deemed insolvent. When the capital of a fire and marine company is impaired to the extent of twenty per cent it will be prohibited from doing business in the State.

*Certificates to Agents.*—Every agent must obtain a certificate to do business annually from the Auditor. Life agents are required to file a copy of such certificate in the office of the County Recorder of the county wherein his office is located, and the general agent of the company must procure from the Auditor a certified copy of the certificate issued to the company, and furnish each local and traveling agent a copy of the same. Every advertisement issued by an agent must set forth the name and location of the company he represents, and the State or Government under whose laws it was incorporated.

#### LIFE COMPANIES.

Each company must have at least \$100,000 invested in United States or State securities, or in mortgages on unincumbered real estate, situated in the State where the company was organized, worth at least double the amount loaned thereon; such securities must be deposited with the proper officer of some State for the benefit of all its policyholders in the United States, and the fact that the company has such sum on deposit must be certified to the Auditor by the officer holding such deposit in trust. Annual statements must be filed on or before the first day of April in each year, showing the condition of the company, on the 31st day of December preceding. The Auditor is authorized to value policies upon the basis of the American Experience Table of Mortality and four per cent interest, but may accept the valuation as made by the proper officer of any other State. In any suit against the company for a claim under its policy, which is defended on the ground that the insured was of intemperate habits, it shall be sufficient for the plaintiff to show that the habits of the person insured were well-known in the community in which the agent of the company lived or did business, provided the company continued to receive premiums from him after such knowledge. A company is estopped from setting up as a defense to a suit under a policy a statement that the insured was not in the required state of health when the policy was issued, provided the medical officer of the company had certified to the condition of the applicant at the time, unless such certificate was obtained by fraud.

#### FIRE AND MARINE COMPANIES.

Every stock company must possess an actual paid-up capital of \$200,000, exclusive of special deposits in other States for the special benefit of policyholders in such States. Mutual companies must possess assets equal to \$200,000 in excess of all liabilities, including the re-insurance fund. The re-insurance reserve is computed at forty per cent of the premium on all unexpired risks. No company may assume a risk on one hazard in excess of ten per cent of its paid-up capital, unless the excess is re-insured in some trustworthy company. False statements in advertisements, etc., are prohibited. Annual statements must be filed on or before the first day of February in each year, showing the condition of the company on the 31st day of December preceding. All policies issued by a company must contain, by endorsement or otherwise, a true copy of any condition in the application that is made a part of the contract, or which may in any way affect the validity of the policy. The omission to comply with this requirement shall not render the policy void, but shall preclude the company from taking advantage of any such condition in the application, and the plaintiff shall not be required to prove any condition in the application not contained in the policy, but may do so at his option. The amount named in a policy is to be accepted as *prima facie* evidence of the value of the property at the time the policy was written, but the company may show its actual value and any depreciation thereof up to the time of the loss; the company to be held liable for the actual value at the time of the loss; "in order to maintain his action on the policy, it shall only be necessary for the assured to prove the loss of the building insured, and that he has given the company or association notice in writing of such loss, accompanied by an affidavit stating the facts as to how the loss occurred, so far as they are within his knowledge, and the extent of his loss; which notice shall be given within sixty days from the time the loss occurred: *Provided further*, That

no action shall be begun within ninety days after notice of such has been given. All the provisions of this chapter shall apply to and govern all contracts and policies of insurance contemplated in this chapter, anything in the policy or contract to the contrary notwithstanding." There are special provisions of the law affecting companies doing business on the part note plan.

**Taxes.**—A tax of two and one-half per cent upon gross premiums collected in the State is imposed, which tax must be paid at the time of filing the annual statement on the preceding year's business. This is in full of all State and local taxes.

**Fees.**—For filing certified copy of charter, \$25 ; filing annual statement, \$20 ; for certificates and copies thereof, \$2 each ; copies of papers, twenty cents a folio ; affixing seal to same, \$1 ; for examinations of companies, actual expenses incurred ; for valuing life policies, \$10 per \$1,000,000 of insurance and each fraction thereof. Other fees dependent upon reciprocal legislation.

**Penalties.**—Any life company neglecting to file its annual statement shall forfeit \$100 for each day's delay ; any agent soliciting for such company while it is in default shall forfeit \$300 ; any person acting for a company without having procured a certificate from the Auditor shall forfeit \$25 a day ; any person acting for a fire or marine company, without having complied with the law, is liable to a fine not exceeding \$1000, and imprisonment not less than thirty days nor more than six months.

## KANSAS.

**SUPERVISING OFFICER**—W. P. MORRIS, SUPERINTENDENT OF INSURANCE, TOPEKA.

### GENERAL REQUIREMENTS.

Each company must file with the Superintendent, a certified copy of its charter, a statement under oath by the president or vice-president and secretary, showing the name, location and financial condition of the company. Life companies must show their condition on the preceding 1st of January. A copy of the last annual report, made to the State or Government from which the company obtained its charter must also be filed. A written instrument, sworn to by the president and secretary of the company, and under its seal, made irrevocable, constituting the Superintendent, an attorney to accept service of legal process in behalf of the company, must also be filed. A certificate of authority to do business in the State must be obtained from the Superintendent.

**Examinations.**—The Superintendent is empowered to make examinations of companies, and to publish the same when he deems it advisable. If any company, is found to be in an unsound condition its certificate to do business must be revoked. A life company is considered to be impaired when its assets are not equal to its liabilities including the premium reserve. A fire and marine company is regarded as unsound when its capital is impaired twenty per cent.

**Certificates to Agents.**—Each company must furnish the Superintendent a list of its agents who must obtain licenses from him. A general agent may be appointed for a company with power to appoint other agents. All certificates and licenses expire on the last day of February of each year.

### LIFE COMPANIES.

Each company must possess at least \$100,000 invested in United States bonds, in Kansas State bonds, or the bonds of the State in which it was organized, or in mortgages on unincumbered real estate worth at least double the amount loaned thereon. It must have on deposit with the proper officer of the State from which it obtained its charter, at least \$100,000 in available securities for the protection of its policyholders. A certificate signed by such officer, setting forth the character of the securities held by him, must be filed with the Superintendent. Annual statements must be filed on or before the first of March in each year, showing the condition of the company on the 31st of December preceding, and a synopsis of such statement must be published by each agent in the county wherein he does business, within sixty days after it shall have been filed. The Superintendent is required to value the policies of each company

once in three years, unless such valuation is made and certified to him by the proper officer of some other State. Valuations based upon the American Experience Table of Mortality, and with interest computed at four and one-half per cent.

#### FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than \$100,000. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the 31st day of March preceding. The re-insurance fund must be maintained at forty per cent of the premium on unexpired risks.

#### FOREIGN COMPANIES.

Each fire and marine company must have at least \$200,000 in available securities, deposited in trust with citizens of the United States for the protection of policyholders in the United States. Life companies must have at least \$100,000 similarly deposited. Annual statements must be filed on or before the first of March in each year, showing the condition of the company on the 30th of June preceding; supplemental statements must be filed at the same time, showing the condition of the United States branch of the company on the 31st of December preceding. A synopsis of such annual statements must be published in each county of the State where the company has an agent, within sixty days after filing with the Superintendent.

*Taxes.*—Other State companies are taxed in accordance with reciprocal legislation. Foreign companies must pay, on or before the first of March in each year, two per cent on gross premiums collected in the State during the year, ending on the 31st day of December immediately preceding. In addition, each company must pay \$50 a year for the benefit of the school fund.

*Fees.*—For filing charter, \$55; for filing annual statement, \$50; for licenses to agents, \$2 each; for copies of papers, twenty cents per folio; for certifying copies of papers and affixing seal, \$1; for examinations, actual expenses incurred. If there is a deficiency in the expenses of the office of the Superintendent, he may assess the companies *pro rata* to make good the deficiency. Other fees regulated by reciprocal legislation.

*Penalties.*—Any company or agent doing business without a license incurs a penalty of \$500; for each violation of law the offender is liable to a fine of not less than \$100 nor more than \$500.

## KENTUCKY.

SUPERVISING OFFICER—L. C. NORMAN, INSURANCE COMMISSIONER, FRANKFORT.

#### GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, a statement signed by the president or vice-president and secretary, showing the financial condition of the company, and a copy of the last annual report made in compliance of the law of the State whence it derives its charter. A written instrument must also be executed, duly signed and sealed, authorizing any agent of the company to accept service of legal process on behalf of the company. Any company removing a suit from a State to a Federal Court, or beginning suit in a Federal Court against a citizen of the State, shall have its authority to do business revoked. The Commissioner certifies to the Auditor when a company has complied with the law, and the Auditor then issues licenses to agents. Advertisements issued by agents must give name and location of the company and the State or Government under which it was organized.

*Examinations.*—The Commissioner is empowered to examine all companies doing business in the State, and if any be found in an unsound condition, to revoke their authority to do business, and to publish such revocation. A fire and marine company is regarded as unsound when, after providing for all liabilities including the re-insurance fund, its capital is impaired twenty per cent. A life company is regarded as impaired when its cash assets do not equal its liabilities and the premium reserve required by law.

#### LIFE COMPANIES.

Each company must possess available assets valued at not less than \$100,000, and must have \$100,000 on deposit with the proper officer of some State for the benefit of all its policy-



holders, which fact must be certified by such officer to the Commissioner. Annual statements must be filed on or before the 10th of March of each year, showing the financial condition of the company on the 31st day of December preceding. The Commissioner is empowered to value the policies of any company, but may accept the valuation made by the proper officer of any other State. The basis of valuation is the American Experience Table of Mortality and four and one-half per cent interest. A descriptive list of all policies in force, and a list of those terminated, showing why terminated, and the amount paid in each case, must be filed annually. The State agent or manager, or a special agent designated for that purpose, must report on the first of May and November of each year, or within thirty days thereafter, the amount of premiums collected in the State during the preceding six months ending on the last days of April and October, and shall pay a tax of  $2\frac{1}{2}$  per cent on the net cash premiums shown by said report.

#### FIRE AND MARINE COMPANIES.

Each company must have a capital paid-up in cash of not less than \$150,000. Annual statement must be filed on or before the 10th day of February in each year, showing the condition of the company on the 31st day of December preceding. The time for filing this statement may be extended by the Commissioner for cause. The re-insurance fund is computed at fifty per cent of the gross premiums on fire risks running one year or less, pro rata on risks running more than one year, one hundred per cent on marine risks, fifty per cent on inland navigation risks, on all unexpired risks. Each company must report to the Auditor on the first days of May and November of each year, the gross amount of premiums received in the State during the six months preceding.

#### FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of this or some other State, of the United States, not less than \$200,000 for the benefit of all its policyholders in the United States, and the certificate of the officer, if other State than Kentucky, holding such deposit must be filed with the Commissioner. Statements, charters, power of attorney, etc., to be filed as by other State fire and marine companies.

*Taxes.*—A tax of two dollars and fifty cents per \$100 of premiums received in the State, must be paid by fire and marine and all other companies except life into the State Treasury, on or before the first Monday in May and November of each year, deducting only return premiums and re-insurance in companies authorized to do business in Kentucky.

*Fees.*—To Commissioner, for deposit of securities, \$10; for filing copy of charter, \$40; for filing annual statement, \$40; for filing supplemental statement, \$25; for copies of papers, twenty cents per folio; for certificate with seal, \$1; for examinations, actual expenses incurred; for valuing policies, not to exceed three cents per \$1000 of insurance. To State Treasury, for use of Bureau of Insurance, for licenses to agents of fire and marine companies, \$5 each; for licenses to agents of life companies, \$10 each. Other fees in accordance with reciprocal legislation.

*Penalties.*—For doing business without a license, agents of fire and marine companies incur a penalty not exceeding \$500; life agents for a similar offense may be fined \$1000. Any agent doing business for a company after its certificate has been revoked is liable to a fine not exceeding \$500. Life companies failing to make returns of premiums collected and to pay taxes thereon as required, shall forfeit \$10 for each day such neglect continues. Any agent of a life company whose duty it is to make such returns and pay taxes, neglecting to do so, shall forfeit \$25; if such neglect continues ten days after notice from the Commissioner, the agent shall forfeit \$500.

### LOUISIANA.

SUPERVISING OFFICER—W. A. STRONG, SECRETARY OF STATE, BATON ROUGE.

#### GENERAL REQUIREMENTS.

Each company must file with the Secretary of State a copy of its charter, and a statement showing its financial condition, also a power of attorney authorizing some resident of the State to accept service of legal process on behalf of the company.

*Licenses.*—Licenses to do business are issued to corporations and individuals, and are divided into classes based on the amount of gross premiums collected annually. The license fees are as follows: for 1st class, where premiums exceed \$500,000, the fee is \$2500; 2d class, premiums exceeding \$400,000, the fee is \$2000; 3d class, where premiums exceed \$300,000, the fee is \$1500; 4th class, where the premiums exceed \$200,000, the fee is \$1000; 5th class, where the premiums exceed \$100,000, the fee is \$500; 6th class, where the premium exceeds \$75,000, the fee is \$375; 7th class, where the premiums exceed \$50,000, the fee is \$250; 8th class, where the premiums exceed \$30,000, the fee is \$150. These fees are paid to the Tax Collectors, who begin collecting on the 2d of January in each year.

## MAINE.

SUPERVISING OFFICER—ORAMANDAL SMITH, INSURANCE COMMISSIONER, AUGUSTA.

### GENERAL REQUIREMENTS.

Each company must file with the Commissioner, a certified copy of its charter and by-laws, also the sworn statement of its president or secretary showing its financial condition. Legal process against the company may be served upon any one of its agents, and shall be deemed service upon the company. If no agent is found, the Commissioner may accept service. The Courts of the State have jurisdiction of all actions brought against any company notwithstanding stipulations to the contrary. If a judgment against a company is not paid within thirty days the Commissioner may revoke its authority to do business in the State. Each company must obtain a certificate from the Commissioner entitling it to do business until the first of July following; certificates must be renewed annually thereafter. An agent's knowledge of a risk, or of errors or omissions in its description, is held to be the knowledge of the company, and is waived if not mentioned in the policy.

*Examinations.*—The Commissioner is empowered to make examinations of companies and to revoke his certificate to do business when an impairment is discovered. Fire and marine companies are deemed to be impaired when the assets, after providing for all liabilities and the re-insurance reserve, are not equal to three-fourths of its capital stock; when the cash assets of a life company fall below its liabilities and legal premium reserve, the Commissioner must notify the company and its agents to cease doing business in the State. The Commissioner is empowered to value policies, but may accept the certificate of valuation made by the proper officer of any other State.

*Certificates to Agents.*—Each agent must file with the Commissioner a copy of his appointment as agent by the company, and must obtain a license from the Commissioner which empowers him to act as agent within the State to the first of July following. Licenses renewable annually thereafter.

### LIFE COMPANIES.

Each company must possess available assets amounting to not less than \$100,000. Annual statements must be filed on or before the 31st day of January of each year, showing the condition of the company on the 31st day of December preceding. A condensed form of this statement must be printed three weeks consecutively in some newspaper published in each county where the company has an agent. Valuations of policies made in accordance with the actuaries or Combined Experience Table of Mortality and interest at four per cent.

### FIRE AND MARINE COMPANIES.

Each stock company must possess a paid-up capital of not less than \$200,000, and each mutual company must have assets to an equal amount. Annual statements must be filed on or before the 31st day of January in each year, showing the condition of the company on the 31st day of December preceding. A condensed form of this statement must be published in some newspaper three weeks in succession in each county where the company has an agent. The re-insurance fund is computed at fifty per cent of the premium on all outstanding fire and inland risks, and at the full amount of the premium on marine risks.

**Taxes.**—A tax of two per cent is imposed upon premiums collected in the State after deducting losses and claims paid in the State, balances on notes unpaid on open policies, and returned premiums. This tax is based on the annual statement and must be paid on or before the first day of May following.

**Fees.**—For license to company, \$20; license to agents, \$1 each; examinations of companies, actual expenses.

**Penalties.**—A company transacting business after notice from the Commissioner to suspend, shall forfeit a sum not exceeding \$200; an agent doing business without a license is subject to a penalty not to exceed \$50 for each offense.

## MARYLAND.

SUPERVISING OFFICER—JESSE K. HINES, INSURANCE COMMISSIONER, ANNAPOLIS.

### GENERAL REQUIREMENTS.

Each Company must file with the Commissioner a copy of its charter; a certificate from the proper officer of the State or Nation under whose laws the company was chartered, to the effect that it is qualified to assume risks and issue policies; a statement verified by the president, or vice-president and secretary or actuary, setting forth its financial condition; also, a duly authenticated written instrument designating an agent to accept service of legal process, and stipulating that service of process upon the Commissioner shall be binding upon the company, such instrument to be irrevocable. A copy of the appointment of a general agent for State and a list of all agents appointed in this State must also be filed with the Commissioner. Companies will receive certificates to do business which expire December 31st of each year.

**Examinations.**—The Commissioner is authorized to examine companies after communicating with the proper officer of the State wherein the company is located. A fire and marine company is regarded as unsound when its capital is impaired to the extent of twenty-five per cent after providing for all its liabilities and the re-insurance fund. A life company is regarded as impaired when its assets fall below its liabilities, exclusive of capital, and the net value of all its policies in force. When a company is impaired the Commissioner is required to revoke his certificate of authority and to publish the fact of such revocation.

**Certificates to Agents.**—Each agent must obtain a certificate from the Commissioner entitling him to do business. All certificates expire on the 31st day of December in each year.

### LIFE COMPANIES.

Each company must possess assets of the value of \$100,000 properly invested. Annual statements must be filed on or before the first day of March in each year, showing its financial condition on the 31st day of December preceding. An abstract of this report will be printed by the Commissioner in a daily newspaper published in Baltimore, once a week for three successive weeks, and the company must publish a similar statement in some other paper three times before the first of March. A certificate signed by the proper officer of the State wherein the company was originated, setting forth that the company has on deposit with such officer at least \$100,000, for the benefit of all its policyholders must be filed annually. The Commissioner is authorized to make valuations of the policies on the basis of the American Experience Table of Mortality and four and a half per cent interest, but is required to accept the valuation made by the proper officer of the State wherein the company was organized, if made on a basis equal to that required in this State.

### FIRE AND MARINE COMPANIES.

Each company must possess a capital of not less than \$100,000. Annual statements must be filed on or before the 1st day of March of each year, showing the condition of the company on the 31st day of December preceding. Abstracts of such statements must be published as required of life companies. The re-insurance fund is computed at fifty per cent of all premiums received on all fire risks having one year to run and *pro rata* on those having a longer period to run; on marine risks, the full premium on unexpired marine risks must be maintained.



## FOREIGN COMPANIES.

Annual statements showing the United States business of the company for the preceding year, must be filed on or before March 1st of each year. A supplementary statement showing the business of the company other than that done in the United States, must be filed on or before July 1st of each year. The re-insurance fund is calculated on the United States business for which its entire assets in this country are held liable.

*Taxes.*—A tax of one and one-half per cent is imposed upon gross premiums after deducting losses. Life companies cannot consider endowments paid as losses. For the purpose of computing this tax, the company must report the amount of premiums received and losses incurred during each license year. Each company must pay into the State Treasury the sum of \$200 annually.

*Fees.*—For filing copy of charter, \$25 ; for filing annual statement, \$25 ; certificates to agents, \$10 each ; sub-agents or solicitors appointed general agent, \$2 each ; for abstract of annual statement for publication, \$2 and cost of publication ; copies of papers, twenty-cents per folio ; certifying and affixing seal to same, \$1 ; for examinations, actual expenses incurred ; valuing life policies, \$30 for each \$1,000,000 of insurance or fraction thereof.

*Penalties.*—For any infraction of the insurance laws a fine may be imposed of not less than \$100 or more than \$500.

## MASSACHUSETTS.

SUPERVISING OFFICER—JOHN K. TARBOX, INSURANCE COMMISSIONER, BOSTON.

## GENERAL REQUIREMENTS.

Each company must file with the Commissioner a copy of its charter, duly certified, and a sworn statement signed by the president and secretary, showing the financial condition of the company. A written instrument must be duly executed appointing the Commissioner the lawful attorney of the company to accept service of legal process. Each agent must procure from the Commissioner a certificate, for each company represented by him, authorizing him to do business, which certificate is renewable on the first day of April of each year ; each agent of fire and marine companies must also give bond in \$2000, conditioned that he will pay all taxes imposed by law upon premiums collected by him ; every other agent, except those of a life company of another State that does not exact of Massachusetts companies a tax upon premium receipts, shall give to the Treasurer a bond approved by the Commissioner, in the sum of \$2000, conditioned that he will make to the Treasurer, on or before the 15th day of November of each year, a sworn statement showing the amount of insurance issued by him, and the amount of premiums or assessments collected by him during the preceding year ending October 31st, and pay thereon the taxes required by law. Agents are required to state on their business signs in conspicuous letters, the name of the State wherein the company he represents was chartered, and upon all advertisements of whatsoever kind, he must state the location of the company, the name of the State under whose laws it was incorporated, and the character of the business it transacts.

*Examinations.*—The Commissioner is empowered to examine all companies doing business in the State, and to revoke their certificates when an impairment is discovered. If the assets of a fire company fall below three-fourths of its capital, after providing for its liabilities, including the re-insurance fund, it shall not be permitted to do business in the State. When the assets of a life company are not equal to its liabilities and the lawful premium reserve, the Commissioner must cause it to cease issuing new policies.

*Certificates to Agents.*—Agents must procure certificates from the Commissioner, on the first of April of each year authorizing them to do business, and give the bonds specified above.

## LIFE COMPANIES.

Each company is required to possess available cash assets of not less than \$100,000. Annual statements must be filed on or before the 15th day of January of each year, showing the condition of the company on the 31st day of December preceding. This time may be extended

in the discretion of the Commissioner. The Commissioner is required to make a valuation each year of all policies issued by companies doing business in the State, on the basis of the Actuaries or Combined Experience Table of Mortality and four per cent interest. All policies are non-forfeitable after two annual payments have been made, and in case any subsequent payment is omitted, the policy is binding upon the company for an amount of paid-up insurance equivalent to the net value of the policy, less the surrender charge and any indebtedness to the company on the part of the policyholder. The surrender charge is computed as follows: Upon the assumed rate of mortality and interest, the present value of all future yearly cost of insurance which said policy is to pay shall be computed, and the surrender charge is eight per cent of this sum. Upon the same basis a surrender value must be paid whenever the insurable interest in the life of the insured has terminated, provided two annual payments have been made.

#### **FIRE AND MARINE COMPANIES.**

Each stock fire company must possess a capital of not less than \$200,000 fully paid-up. Each stock marine, or fire and marine company must possess a capital of not less than \$300,000 fully paid-up. Annual statements showing the condition of the company on the 31st day December preceding, must be filed on or before the 15th day of January of each year, but the time may be extended to the first of February in the discretion of the Commissioner. The re-insurance fund is computed at fifty per cent of the premium received on all unexpired fire and inland risks, and the full amount of the premium on marine risks. It is required that the authorities of all cities and towns of 4000 inhabitants or over, shall divide their cities or towns into fire districts, to be approved by the Commissioner, and no company is permitted to have at risk, except upon dwelling-houses and farm buildings, in any one fire district, any amount in excess of its assets available for the payment of losses in Massachusetts; should the amount at risk in one fire district at any time exceed such assets, the company must cancel its policies in excess, and return the unearned premium, or re-insure the risk, but no cancellation can be made except after notice to the policyholder. A sworn statement of the amount at risk in each fire district on the 31st day of December of each year must be made to the Commissioner, on or before the 15th day of January following, and such information may be called for by the Commissioner at any time; all conditions of insurance must be stated in the policy to be recognized as a part of the contract. Any advertisement setting forth the assets of the company must also state its liabilities, based upon its annual statement, only actual paid-up capital can be announced in any advertisement. The following act relating to the printing of policies, became a law in 1880; and went into effect January 1, 1881:

**SECTION 1.** No fire insurance company authorized to issue policies in this commonwealth, shall issue any policy containing any condition or conditions, that the company shall not be liable beyond the whole or any fractional portion of the actual value of the property insured, at the time of the loss or damage, unless said condition or conditions are separably printed in long primer type, roman or old style face, at the head of the policy, and also in the same type in the body of the policy; and no such company, excepting Mutual Companies, except as provided in section 2 of this act, shall issue any policy in which the printed parts, exclusive of the description of the property insured, vary from the Massachusetts standard policy, set forth in the acts of the year eighteen hundred and seventy-three, chapter 331, excepting that every such company may issue policies in which any of the provisions of the said policy are printed and erased; and excepting, also, that every such company may insert any provisions varying from the provisions of the said standard policy, provided such provisions are printed upon separate slips or riders, in type of size not smaller than long primer, and are accepted by the insured; and that every such slip or rider is signed by him as well as by an agent or officer of such company duly authorized thereto.

**SEC. 2.** The provisions of the preceding section shall not prevent any company authorized to insure against damage by lightning, from adding in the clause in said standard policy enumerating the perils insured against the words "also any damage by lightning, whether fire ensues or not," and also from adding in the clause of said policy providing for an apportionment of loss in case of other insurance, the words "whether by fire, lightning, or both."

#### **FOREIGN COMPANIES.**

Each company must have on deposit with the proper officer of some State, for the protection of all policyholders in the United States, not less than \$200,000. The capital of such company is considered to be the amount it has on deposit in the various States, and such other assets as it may have in the hands of residents of the United States for the benefit of the policyholders in the United States. The limit of insurance that may be assumed on any one risk is

ten per cent of the capital as so ascertained. Annual statements sworn to by two of the principal officers of the company and verified by a United States Consul or Vice-Consul, must be filed in the month of November of each year, showing the condition of the company at the close of the preceding calendar year; supplemental statements must be filed on or before the 15th of January in each year, showing the condition of the company on the 31st of December preceding. Re-insurance of risks in companies not authorized to do business in the State is prohibited.

#### FIDELITY INSURANCE.

Companies transacting fidelity insurance are permitted to do business in the State, provided they have assets of not less than \$200,000 properly invested, and on filing statements, etc., as required of fire and marine companies.

*Taxes.*—Every fire and fire and marine company of other States must pay two per cent upon gross premiums collected in the State. Foreign companies must pay four per cent on gross premiums, unless they have a deposit of \$200,000 in this country for the benefit of all policyholders, then the tax to be two per cent of all premiums. Life companies are taxed in accordance with the reciprocal provisions of the law. Reciprocal provisions also apply to the companies of any State where the taxation is greater than this on Massachusetts companies. Life companies must also pay an excise tax of one-quarter of one per cent upon the net value of all policies held by residents of this State, and a sworn return must be made on or before the 10th day of May in each year, showing the number, date, net value of such policies, and the age of each person insured. For the purpose of computing on fire, fire and marine and foreign companies, sworn statements of the amount insured, premiums received and assessments collected during the year ending October 31, must be made on or before the 15th day of November following. Thereupon the Tax Commissioner will notify each agent of the amount due from him, and this sum must be paid to the Treasurer, on or before the 10th day of December following.

*Fees.*—For filing copy of charter, \$30; for filing statements, \$20 each; for issuing certificates to agents, \$2 each; for copies of papers on file, twelve cents per page; for certifying same, \$1; for valuing life policies, one cent for each \$1000 of insurance; for certifying valuation, \$2. Other fees regulated by reciprocal legislation.

*Penalties.*—Any agent issuing a policy in violation of law shall be fined, not more than \$1000, but the policy so issued shall be valid as against the company. An agent doing business without obtaining a certificate, or failing to make the annual returns required, or otherwise transgressing the law, incurs a penalty of \$500 for each offense. Any life company neglecting to make the required returns for purposes of taxation, shall forfeit \$50 for each day it continues in default, and for making a false return, incurs a penalty of not less than \$500 nor more than \$5000.

## MICHIGAN.

SUPERVISING OFFICER—EUGENE PRINGLE, INSURANCE COMMISSIONER, LANSING.

#### GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, a statement, under oath, signed by the principal officer of the company and the secretary, setting forth the name, location, capital and condition of the company, and a copy of the last annual report made in compliance with the laws of the State under which the company was organized. A written instrument, duly authenticated, must be filed designating a resident of the State to accept service of legal process, and also stipulating that such service upon the Commissioner shall be binding upon the company. Every company must obtain a certificate of authority from the Commissioner. All advertisements issued by the company, or any of its agents, must set forth the location of the company, and give the name of the State or Government from which it derives its charter.

*Examinations.*—The Commissioner is empowered to examine all companies doing business in the State, and if any one be found in an unsound condition, he is required to revoke all certificates or licenses issued on its account, and to publish notice of such revocation. Fire and

marine companies will be prohibited from doing business when their capital is impaired fifteen per cent after providing for all liabilities and the legal re-insurance reserve. Life companies will be prohibited when their assets do not equal their liabilities and the premium reserve required by law. Other companies will be prohibited when their capital is impaired fifteen per cent.

*Certificates to Agents.*—Each agent of a fire or marine company must obtain from the Commissioner a certificate of authority, and must file a copy of the same with the Clerk of each county in which he does business, together with a copy of the statement of the company, must also publish same in a paper of general circulation in the State, and furnish the Commissioner proofs of such publication. Certificates renewable annually, but publication required only of first issue.

#### LIFE COMPANIES.

Each company must possess at least \$100,000 of available assets, and have on deposit with the proper officer of some State at least \$100,000 for the benefit of all its policyholders, and a certificate signed by such officer to this effect must be filed with the Commissioner. Not less than \$50,000 of such assets must be invested in United States bonds. Annual statements must be filed in January of each year, showing the condition of the company on the 31st of December preceding. The Commissioner is authorized to value life policies on the basis of the American Experience Table of Mortality, and four and one-half per cent interest, but may accept a certificate of valuation from the proper officer of any other State.

#### FIRE AND MARINE COMPANIES.

Every stock company is required to have a paid-up capital of at least \$100,000. Annual statements must be filed on or before the first of February, showing the condition of the company on the 31st of December preceding. A standard form of policy prepared by the Insurance Policy Commissioner is required to be used, and no conditions not therein prescribed can be exacted, nor can the policy be printed in smaller type than is used in such form. The re-insurance fund is computed as follows: fifty per cent of the premium on all fire risks having less than one year to run; *pro rata* on all fire risks having more than one year to run; the entire premium upon perpetual fire risks; and the entire premium on unexpired marine and inland risks.

#### FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State, at least \$200,000 for the benefit of all its policyholders in the United States, and must file with the Commissioner a statement of the character of the securities so deposited, which certificate must be attested by the Trustees, who must be residents of the United States. It must also stipulate that the resident manager, directors, secretary or general agents shall be deemed lawful officers of the company. Annual statements must be filed on or before the first day of June in each year, or within sixty days after the annual meeting as provided for in the charter, showing the condition of the company. Supplemental statements must be filed on or before the first day of March in each year, showing the condition of the business of the company in the United States for the year ending December 31 preceding.

#### MISCELLANEOUS COMPANIES.

Accident, Plate-Glass, Steam Boiler and Live Stock insurance companies must have a paid-up capital of not less than \$100,000, and must have \$100,000 on deposit with the proper officer of some State for the benefit of all its policyholders, and a certificate signed by such officer that he has such sum deposited with him must be filed with the Commissioner. Companies must comply with the conditions exacted of life companies as far as practicable. The re-insurance fund must be maintained at fifty per cent of all premiums on unexpired risks. Annual statements required in January of each year.

*Taxes.*—Fire and marine companies and foreign companies must pay a tax of three per cent on gross premiums collected within the State. Life and miscellaneous companies must pay a tax of two per cent on gross premiums collected in cash or otherwise. For the purpose of computing this tax a statement showing the premiums received must be filed with the annual statement. This is in lieu of all other taxes.

**Fees.**—For examining company, actual expenses incurred ; for valuing life policies, one cent for each \$1000 of insurance. Other fees governed by reciprocal legislation.

**Penalties.**—Fire and marine companies doing business without complying with the law incur a penalty of \$500, and \$100 for each month they continue business in default. Agents doing business without the required certificate are liable to a fine of not less than \$50 nor more than \$500. A company or agent issuing any policy other than the standard form required shall forfeit \$250 for each policy so issued. Life companies or agents doing business in violation of law are liable to a penalty of \$100 for each policy issued.

## MINNESOTA.

SUPERVISING OFFICER—A. R. MCGILL, INSURANCE COMMISSIONER, ST. PAUL.

### GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, and a sworn statement signed by the president or vice-president, and secretary or actuary, showing its financial condition. A written agreement designating certain agents to accept service of legal process, must be filed by all companies except those of foreign Governments, and these must stipulate that service of legal process served upon the Commissioner will be accepted as service upon the company. A certificate of authority must be obtained from the Commissioner, certificates renewable annually on or before the first of March. All advertisements issued by the company or its agents must give the location of the company, and where the assets are named in such advertisements the liabilities must also be stated.

**Examinations.**—The Commissioner is empowered to examine any company doing business in the State, and to publish the results. In case an impairment is discovered he is required to notify the insurance officials of other States to revoke his certificate, and to publish such revocation. A fire and marine company whose capital stock is impaired ten per cent, after providing for all liabilities and the re-insurance reserve, will be prohibited from continuing business in the State. Life companies will be prohibited if their assets are not equal to all liabilities, all claims against it, and the premium reserve required by law. A company of any other class will be deprived of its authority to do business in the State when its capital is impaired fifteen per cent.

**Certificates to Agents.**—Each agent must procure a certificate of authority from the Commissioner, which is renewable on or before the first of March of each year. All advertisements by agents must give the exact location of the company.

### LIFE COMPANIES.

Each company must possess assets available in cash of not less than \$100,000. Must also have on deposit with the proper officer of some State not less than \$100,000, for the benefit of all policyholders, and the fact that he has such sum must be certified to by such officer. Annual statements must be filed on or before the first day of March in each year, showing the condition of the company on the 31st day of December preceding, and such statement must be printed in some newspaper published at the Capital, at least three times. The Commissioner is authorized to value policies on the basis of the American Experience Table of Mortality and six per cent interest, but may accept the certificate of valuation made by the proper officer of some other State.

### FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of at least \$200,000. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the 31st day of December preceding, and such statement must be printed three times in some paper of general circulation published at the Capital. No company can assume a greater risk on a single hazard than will equal five per cent of its paid-up capital. The re-insurance fund is computed at fifty per cent on all unexpired fire risks that have less than one year to run; and *pro rata* on all fire risks having a longer time to run; on marine and inland risks the full premium must be reserved; when the fire reserve is less than forty per cent of all premiums received on fire risks, the entire premiums must be reserved.



FOREIGN COMPANIES.

Each company must furnish to the Commissioner a certificate signed by the proper officer of some State, showing that the company has on deposit with such officer for the benefit of all policyholders, not less than \$200,000 in approved certificates. The aggregate value of all assets held by citizens of the United States for the benefit of all policyholders, together with the sums deposited in the several States, less unpaid losses and claims, shall be regarded as the capital of the company. Annual statements showing the condition of the company outside of its United States business, on the 31st of December of each year, must be filed on or before the first of July following, and such statement must be published at least three times in some paper of general circulation at the Capital. Foreign companies not permitted to assume any one risk in excess of five per cent of its capital, as computed on the basis above given.

MISCELLANEOUS COMPANIES.

Every company other than life, fire and marine, must have a capital of not less than \$100,000, and must furnish a certificate from the proper officer of some State to the effect that such officer holds on deposit for the benefit of all its policyholders, not less than \$100,000 of the assets of such company. Annual statements must be filed in January of each year. Companies must comply with the conditions imposed on life companies, as far as practicable. The re-insurance reserve is computed at fifty per cent of the premium on all unexpired risks.

*Taxes.*—A tax of two per cent on gross premiums collected in the State is imposed. This must be paid to the Treasurer at the time of renewing certificate of authority on the business of the year ending December 31 preceding.

*Fees.*—For filing certified copy of charter, \$25; for filing annual statements, \$20 each; for each certificate of authority, \$1; for copies of same, \$1 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for examinations of companies, actual expenses incurred; for valuing life policies, \$10 per \$1,000,000 of insurance. If the expenses of the office of the Commissioner exceed the receipts, he may assess the companies *pro rata* to make up the deficiency.

*Penalties.*—For any violation of the law the offender may be punished by a fine not exceeding \$1000, or imprisonment not exceeding six months, or both fine and imprisonment. A company wilfully neglecting to file any required statement shall forfeit \$100 for each day's neglect.

MISSISSIPPI.

SUPERVISING OFFICER—S. GWIN, AUDITOR OF PUBLIC ACCOUNTS, JACKSON.

GENERAL REQUIREMENTS.

Each company must have an actual capital of not less than \$150,000, and must deposit \$25,000 in United States bonds with the State Treasurer for the benefit of policyholders within the State. A copy of charter must be filed with the Auditor, and also a statement under oath of the president or secretary giving the name, location, capital, assets and liabilities of the company. A written instrument must also be executed designating an agent to accept service of legal process, and stipulating that if for any cause such agent cannot be found, such service may be made on the State Treasurer. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding.

*Certificates to Agents.*—Each agent must procure from the Auditor a certificate of authority, and shall file a copy of the same in the office of the Chancery Court in the county wherein he desires to establish his agency, together with a copy of the company's statement, and shall publish the same in some newspaper in such county for three successive weeks, unless the same shall have been previously published in a paper published at Jackson.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State, not less than \$150,000 for the benefit of all its policyholders in the United States, and must furnish to the Auditor a certificate from such officer to the effect that he holds such deposit.

*Taxes.*—Each fire and marine company must pay a specific tax of \$1000; each life company, \$500; each accident company, \$100; each agent, \$10. The City of Vicksburg is authorized to collect an additional annual specific tax from each fire insurance company doing business in that city of \$125; but any company may secure exemption from such tax by paying \$100 to the Firemen's Charitable Association; after one such payment to the Association, the company will not be required to pay again in any year wherein its losses in the city exceed its premium receipts. Other cities having organized fire departments may levy a specific tax proportioned to the premium receipts of the company as compared with those collected in Vicksburg.

*Penalties.*—For any violation of law the offender incurs a penalty of \$500, or imprisonment not to exceed one year.

## MISSOURI.

SUPERVISING OFFICER—JOHN F. WILLIAMS, SUPERINTENDENT OF INSURANCE, ST. LOUIS.

### GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, and a sworn statement of its president and secretary, showing the condition of the company on the first of January preceding, and a copy of the last annual report made in compliance with the laws of the State under which it was organized. Also, a written instrument under seal of the company designating some resident of the State to accept service of legal process; in case such person, for any reason, cannot be found, the Superintendent is authorized to appoint an attorney in his place to accept such service, of which appointment he must immediately notify the company.

*Examinations.*—The Superintendent is empowered to examine companies, and in case one is found to be unsound, to revoke its authority to do business and to publish the fact of such revocation.

*Certificates to Agents.*—Each agent must obtain from the Superintendent a copy of the certificate issued to the company, which copy must also show his appointment as agent. Certificates to be renewed annually.

### LIFE COMPANIES.

Each stock company must have a capital of not less than \$100,000 actually paid-up, and mutual companies must possess available assets of an equal amount. Each company must also have on deposit with the proper officer of the State, wherein it was incorporated in lawful securities, not less than \$100,000, and must furnish the Superintendent the certificate of such officer that he holds such deposit for the benefit of all policyholders of the company. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the 31st of December preceding. The Superintendent is required to value all policies once in five years on the basis of the American Experience Table of Mortality and four and one-half per cent interest. All policies are made non-forfeitable for non-payment of premiums after two payments have been made. In case of failure to pay subsequent premiums, the policyholder becomes entitled to as much paid-up insurance as three-fourths of the net value of the policy, computed at four and one-half per cent will pay for as a single net premium. It is no defense to a claim under a policy that the insured committed suicide unless it can be shown that he contemplated doing so at the time of taking out the policy. Misrepresentations in an application shall not render the policy void unless it can be shown that they were material to the contingency that made the policy payable. In suits defended on the basis of misrepresentation the company must deposit in Court for the benefit of plaintiff the full amount of premiums paid on such policy.

### FIRE AND MARINE COMPANIES.

Each stock company must possess a paid-up capital of not less than \$200,000. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding.

### FOREIGN COMPANIES.

Each life company must have on deposit with the proper officer of some State, in approved securities, not less than \$100,000, and must furnish the certificate of such officer that he holds

such deposit for the benefit of all the policyholders of such company in the United States. Annual statements must be filed on or before the first of March in each year, showing the condition of the company on the 30th day of June preceding, and supplemental statements must be filed at the same time, showing the condition of the United States business on the 31st of December preceding. Each fire or marine company must file with the Superintendent on or before the first day of July of each year, a statement showing its condition on the 31st of December preceding. Supplemental statements showing the condition of its United States business on the 31st of December of each year must be filed on or before the first of February following.

**Taxes.**—A tax of one per cent is exacted on gross premiums less losses paid and premiums returned. For the purpose of computing this tax, a sworn return must be made to the Superintendent on or before the 31st of January, showing the premiums received, losses paid and premiums returned. The net premiums are also subject to city and county taxes the same as other property, and each agent must make a return of the same to the Assessor of his county, city or town, on or before the first day of February of each year. Any agent in a city having a population exceeding 100,000, shall pay to the Tax Collector \$100 each year in lieu of all taxes to which he is subject. Other taxation governed by reciprocal legislation.

**Fees.**—For filing copy of charter and statement, \$50; for filing annual statements, \$50 each; for filing supplementary annual statements, \$25 each; for filing other papers, \$10 each; for copies of documents on file, twenty cents per folio; for certifying same and affixing seal, \$1; for valuing policies, \$10 for each \$1,000,000 of insurance. If the expenses of the Department exceed the amount of fees collected, the Superintendent shall assess the companies *pro rata* to make good the deficiency. Other fees in accordance with reciprocal legislation.

**Penalties.**—A company neglecting to pay the fees or taxes sanctioned by law for ten days after demand, shall be liable in double the amount of the same. An agent neglecting to pay the fees or taxes due from his company incurs a penalty of \$200; an agent doing business without authority, is liable to a fine of not less than \$10, nor more than \$100, and to imprisonment not less than ten days nor more than six months, or to both fine and imprisonment. Any violation of law subjects the offender to a fine of not less than \$50 nor more than \$500.

## MONTANA.

SUPERVISING OFFICER—J. P. WOOLMAN, AUDITOR, HELENA.

### GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter, a statement verified by the principal officers of the company, showing its condition, and a copy of its last annual report. Also, a duly executed written instrument designating some person to accept service of legal process. Annual statements must be filed on or before the first of March of each year, showing the condition of the company on the 31st of December preceding. Each company must obtain from the Auditor a certificate to do business.

### FOREIGN COMPANIES.

Annual statements must be filed on or before the 1st of May of each year.

**Licenses.**—A license must be obtained from the Treasurer of each county wherein the company transacts business. The charge therefor, in counties having over 4000 inhabitants, is \$12.50 per quarter, or \$40 a year; in counties of less than 4000 inhabitants, \$7.50 per quarter, or \$20 per annum.

## NEBRASKA.

SUPERVISING OFFICER—JOHN WALLICHS, AUDITOR OF STATE, LINCOLN.

### GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter, a certified statement, signed by the president, vice-president, or other responsible officer, and the secretary



showing the name, location, capital, assets and liabilities of the company. Every company, except life companies, must procure from the Auditor a certificate setting forth that it has complied with all the legal requirements, and is entitled to do business in the State, which certificate must be published at least once in two newspapers, one of which shall be published at Lincoln.

*Examinations.*—The Auditor is authorized to examine companies, and to publish the result. If any company is found to be in an unsound condition its certificate of authority shall be revoked. A fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities, including the re-insurance reserve.

*Certificates to Agents.*—Each agent must obtain a certificate entitling him to do business from the Auditor, a copy of which, together with a copy of the company's statement furnished the Auditor, must be filed in the office of the Clerk of the county in which he desires to do business. The certificate and statement must be printed one week in one daily and four times in one weekly paper published in the county wherein such agent is located, and if there be no daily paper, the weekly publication will be accepted, and if there be no weekly paper, then the publication must be made in some State paper of general circulation. Certificates to be renewed and published as above annually. All advertisements issued by a company or any of its agents must give the location of the company and the name of the State under whose laws it was organized.

#### LIFE COMPANIES.

Each company must possess assets, lawfully invested, of the value of at least \$100,000. If a company maintains a deposit in any other State for the exclusive benefit of the policyholders of such State, then such company shall deposit with the Auditor of this State five per cent. of all premiums collected in the State, for the benefit of resident policyholders, until the sum of \$40,000 is reached. A sworn return of premiums so collected must be made on the 1st day of January of each year. Annual statements must be filed on or before the 1st day of February of each year, showing the condition of the company on the 31st day of December preceding. Each company must execute and file with the Auditor a written instrument authorizing an agent to accept service of legal process on behalf of the company.

#### FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than \$200,000, exclusive of any deposits it may have in other States or Territories, for the benefit of policyholders therein. In addition, each company must have not less than \$25,000 deposited with the proper officer of some State for the protection of all its policyholders. Annual statements must be filed on or before the 1st of February of each year, showing the condition of the company on the 31st of December preceding. The re-insurance fund is computed at forty per cent of the premiums on all unexpired risks. Each company must file with the Auditor a written instrument, duly executed, designating some person resident at the county seat of each county wherein it has an agent, to accept service of legal process in behalf of the company.

#### FOREIGN COMPANIES.

Each life company must furnish satisfactory evidence that it has at least \$100,000 in lawful securities, on deposit with citizens of the United States for the benefit of policyholders in the United States.

*Taxes.*—The gross amount of premiums collected is subject to taxation the same as other property in the county where they are collected. Each agent must make returns of premiums collected to the Assessor of the county, and is held personally liable for the payment of the tax thereon. If the agent neglects to make such returns, the Assessor will assess the tax in accordance with the best information he can obtain. Other taxes governed by reciprocal legislation.

*Penalties.*—For any violation of the law, the offender may be punished by a fine not exceeding \$1000, or imprisonment not less than thirty days nor more than six months.

## NEVADA.

SUPERVISING OFFICER—J. F. HALLOCK, COMPTROLLER, CARSON CITY.

### GENERAL REQUIREMENTS.

Each company must have a capital of not less than \$200,000 fully paid-up, and must file with the Comptroller a certified copy of its charter, and a certificate showing it to be possessed of the amount of capital required. A statement must also be filed showing that the company is lawfully incorporated, giving its location, and also the location of its principal office on the Pacific Coast, and designating some resident of the State to accept service of legal process.

*Examinations.*—Upon the statement of three citizens in writing that a company is impaired the Comptroller may, if he thinks proper, make an examination, or require the company to produce satisfactory evidence that its capital is unimpaired. A certificate from the proper officer of any State wherein the company does business to the effect that its capital is unimpaired, shall be accepted as satisfactory evidence of that fact.

*Certificates to Agents.*—Each agent must procure from the Comptroller a certificate entitling him to do business.

### LIFE COMPANIES.

Each company is required to have assets of the value of at least \$1,000,000 in lieu of paid-up capital. Companies not entering the State, but having outstanding policies therein, may appoint agents to collect premiums provided it shall appoint some one as its attorney to accept service of legal process and file the same with the Comptroller.

### FIRE AND MARINE COMPANIES.

Where a total loss by fire occurs, and the loss is less than the amount named in the policy, the company must return to the insured the unearned premium on the amount of insurance in excess of the loss.

### FOREIGN COMPANIES.

Each company must have on deposit within the United States at least \$200,000 for the benefit of all its policyholders therein, in excess of its liabilities in the United States.

*Taxes.*—Each company must pay a specific tax of \$100 per annum.

*Fees.*—For filing power of attorney and issuing certificate \$5.

## NEW HAMPSHIRE.

SUPERVISING OFFICER—OLIVER PILLSBURY, INSURANCE COMMISSIONER, CONCORD.

### GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and by-laws, and a sworn statement of the president and secretary, showing the condition of the company. Also, a written instrument stipulating that legal process served on the Commissioner shall be accepted as service upon the company. If a final judgment shall be obtained against a company, and it is not paid within thirty days, the Commissioner shall revoke its authority to do business. Certificates expire on the first day of April of each year, and must be renewed on that day.

*Examinations.*—The Commissioner is authorized to examine any company doing business in the State, and if he finds one in an impaired condition he shall revoke its authority to do business, and publish the fact of such revocation in one paper published at Concord and another at Manchester. A stock company whose capital is impaired twenty per cent after providing for all liabilities including the re-insurance fund shall be prohibited from doing business.

*Certificates to Agents.*—Each agent must file with the Commissioner a copy of his appointment, and obtain a certificate authorizing him to do business to the first of April following, when all certificates must be renewed, and thereafter annually on that day.

## LIFE COMPANIES.

Each company must possess available assets valued at not less than \$200,000. The Commissioner is authorized to value policies on the basis of the Actuaries Table of Mortality and four per cent interest. Annual statements must be filed on or before the first day of March in each year, showing the condition of the company on the 31st day of December preceding.

## FIRE AND MARINE COMPANIES.

Each stock company must have a paid-up cash capital of not less than \$200,000, and a mutual company must have available assets to an equal amount. Annual statements must be filed on or before the first day of March, showing the condition of the company on the 31st of December preceding. The re-insurance fund is computed at fifty per cent of the premiums on unexpired risks, and the full amount of the premiums on unexpired marine risks. Fire losses must be adjusted within fifteen days after notice thereof. If a company elects to reconstruct premises destroyed or injured by fire, it shall commence the work within twenty days of the adjustment of the loss, and prosecute it with reasonable diligence until it is completed. If the company neglects so to do, the person sustaining the loss may rebuild at the expense of the company, but at a cost not exceeding the amount insured.

*Taxes.*—A tax of one per cent is imposed on gross premiums collected in the State to be paid to the State Treasurer within one month after notice to the company of the amount thereof. For the purpose of computing the tax each company is required to make to the Commissioner, on or before the first of March each year, a return of the amount of premiums collected during the preceding year ending on the 31st of December.

*Fees.*—For filing statement, \$5 ; for license to company, \$5 ; for license to agents, \$1 each.

*Penalties.*—For any violation of the laws the offender is subject to a penalty not exceeding \$2000 for each offense.

## NEW JERSEY.

SUPERVISING OFFICER—HENRY C. KELSEY, SECRETARY OF STATE, TRENTON.

## GENERAL REQUIREMENTS.

Each company must have a paid-up capital of not less than \$150,000 in excess of all liabilities and claims, and must file with the Secretary of State a statement sworn to by the president and secretary of the company, showing the condition of the company, and giving the name and residence of each agent. Annual statements must also give the amount of premiums collected by each agent. Each company must obtain a certificate of authority from the Secretary of State, which certificate is renewable in January of each year.

*Examinations.*—The Secretary of State is authorized to make examinations of companies, and if any be found impaired to revoke their authority to do business, and publish such revocation in one newspaper published at Trenton, and one published at Newark, at least six times in each paper. If the capital of a fire and marine company is impaired twenty-five per cent after providing for all liabilities and re-insurance reserve, it shall not be permitted to do business. If the assets of a life company are insufficient to re-insure its outstanding risks and pay all its liabilities, it shall be prohibited from doing business. Life policies may be valued by any recognized standard.

*Taxes.*—A tax of two per cent is imposed upon gross premiums, based upon the annual statement, a tax of two per cent for the benefit of fire department relief funds whenever such exist. Each agent, where there is such a fund, must make return of premiums collected to the treasurer of such fund on the 30th of June and the 31st of December of each year, and pay the tax in July and January. The amount thus paid is deducted from the State tax for which the company is liable. Life companies must pay \$20 annually for each agent employed in lieu of the tax on premiums. Industrial companies are exempt from this tax on agents. Other taxes in accordance with reciprocal legislation.

*Fees.*—For filing copy of charter, \$20; for filing annual statement, \$20; issuing certificates to agents, \$2 each; other fees governed by reciprocal legislation.

*Penalties.*—Any company neglecting to file its annual statement for thirty days after the time provided, is subject to a penalty of \$500, and \$500 for each month the company continues doing business while in default. Every violation of the insurance laws subjects the offender to a penalty of \$500 for each offense.

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## NEW MEXICO.

SUPERVISING OFFICER—TRINADAD ALARID, TERRITORIAL AUDITOR.

### GENERAL REQUIREMENTS.

Each company must file with the Auditor a copy of its charter, and a statement verified by the president, or vice-president and secretary, showing its financial condition. Also, an instrument in writing designating some person resident at the county seat in each county where the company has an agency, to accept service of legal process.

*Examinations.*—The Auditor is empowered to make examinations, or he may appoint deputies to do so. When a company is found to be impaired, he is required to revoke its authority to do business and publish notice of such revocation.

*Certificates to Agents.*—Every agent must obtain from the Auditor a certificate entitling him to do business, which certificates must be renewed annually after the filing of annual statements.

### LIFE COMPANIES.

The law relating to insurance, which was approved February, 1882, makes no distinction between life and fire, fire and marine, accident, or fidelity companies, organized in other States or countries. Its various provisions use the term "any insurance company," from which it appears that life companies are treated the same as fire and marine companies.

### FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than \$300,000, exclusive of any deposits made in other States or Territories for the benefit of policyholders in such States or Territories. Annual statements to be made to the Auditor, but the time for filing them is not specified. All advertisements must give the location of the company, and statements of assets must be limited to the actual amount of paid-up capital and cash assets available for the payment of fire losses. No company permitted to do business if impaired to the extent of twenty per cent of its capital.

### FOREIGN COMPANIES.

Companies of other countries must have not less than \$100,000 deposited with the proper officer of some State or Territory for the protection of all its policyholders in the United States, and must conform to the conditions required of other State companies.

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*Taxes.*—"Each and every insurance company transacting business in this Territory shall be taxed upon the excess of premiums received over losses and ordinary expense incurred within the Territory, during the year previous to the year of listing in the county where the agent conducts the business, properly proportioned by the company at the same rate that all other personal property is taxed, and the agent shall render the list and be personally liable for the tax; and if he refuses to render the list or to make affidavit that the same is correct, to the best of his knowledge and belief, the amount may be assessed according to the best knowledge and discretion of the assessor, and the County Board of Equalization may at their discretion add fifty per cent to the amount returned by the assessor." Other taxes in accordance with reciprocal legislation.

*Fees.*—For filing and examination of the first application of any company and issuing the certificate of license thereon, twenty-five dollars; for filing such annual statement herein required, five dollars; for each certificate of authority, one dollar; for every copy of paper filed, ten cents per folio, and twenty-five cents for certifying the same and affixing the seal of office thereto.

## NEW YORK.

SUPERVISING OFFICER—JOHN A. MCCALL, JR., SUPERINTENDENT OF INSURANCE, ALBANY.

## GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement verified by its president, vice-president or other chief officer, and secretary, giving the name, location, capital, assets and liabilities of the company in detail ; also a copy of its last annual report, made in conformity to the laws of the State in which it was organized ; also, a written instrument designating some person to accept service of legal process on behalf of the company. Each company must obtain from the Superintendent a certificate entitling it to do business in the State. All advertisements issued by the company or its agents must set forth the location of the company, giving the city, town or village and State.

*Examinations.*—The Superintendent is authorized to examine into the affairs of any company doing business in this State, and if one be found in an unsound condition he shall revoke its authority to do business. The result of any examination may be published at his discretion. A fire insurance company whose capital is impaired twenty per cent shall be prohibited from doing business ; a stock life company shall be prohibited when its capital is impaired fifty per cent ; a mutual life shall be prohibited when its assets are not equal to its liabilities, including the premium reserve.

*Certificates to Agents.*—Each agent must procure from the Superintendent a certificate setting forth that the company he represents has complied with the requirements of the laws of the State, and stating the name of the attorney appointed to accept service of legal process. A copy of such certificate, duly certified, must be filed in the office of the Clerk of the county in which such agent does business. Agents of fire companies must also file with the Clerk of the county a certified copy of the statement of the company filed with the Superintendent. He must also print the certificate of authority issued to him at least four times in the paper in which the State notices are required to be inserted, and within thirty days furnish to the Superintendent satisfactory evidence of such publication. Each agent of a marine company shall file in the office of the Clerk of the county in which he resides, a copy of the company's statement, and shall cause the same to be printed in a newspaper published in such county, at least six successive weeks after filing certificates, to be renewed annually and published as above.

## LIFE COMPANIES.

Each life company must possess at least \$100,000 invested in United States securities, or in securities of the State in which it is located, or of New York State, or in mortgages on improved unincumbered real estate in the State where it is located, worth seventy-five per cent more than the amount loaned thereon. Such securities, of the value of at least \$100,000, shall be deposited with the chief financial officer of the State from which the company derived its charter, held for the benefit of all its policyholders ; and a certificate, under the hand and seal of such officer, that it is so held, must be filed with the Superintendent. Annual statements must be filed on or before the first day of March, showing the condition of the company on the 31st day of December preceding. The Superintendent is required to make a valuation of all policies issued by each company, once in five years, and annually, if he deems it necessary, on the basis of the American Experience Table of Mortality, and four and one-half per cent interest. The Superintendent may accept the valuation made by any State insurance official who is authorized to accept the valuations made by the New York Department. No policy shall be lapsed for non-payment of premium, unless the company shall have given the holder of said policy at least thirty days' notice that such premium is due. Policies issued upon the lives of husbands for the benefit of wives, may be assigned by them, with the consent of the husband, or by her legal representative, in case of her death, with like consent.

## FIRE AND MARINE COMPANIES.

Each company must possess a capital of at least \$200,000 fully paid-up, and must file an agreement that it will not transact any business that a fire insurance company is by law prohibited from doing. Annual statements must be filed in January of each year, showing the condition of the company on the 31st day of December preceding. No company is allowed



to write on a single risk to an amount exceeding ten per cent of its paid-up capital and net surplus, nor may it re-insure any risk located in this State in any company not authorized to do business in the State. Policies must be canceled at the request of the insured, and the premium returned, less the short-rate, for the time it has run. Advertisements purporting to show the financial condition of a company shall include the paid-up capital and surplus, and shall show the liabilities, including the re-insurance reserve, and such assets shall only be shown as are held for the benefit of holders of fire policies. All such advertisements must agree with the annual statement filed with the Superintendent. Each agent of a fire company in an incorporated city or village, must execute a bond in the sum of \$500 (\$1000 in New York city), satisfactory as to sureties, to the treasurer of the fire department, conditioned that he will make a correct return of all premiums collected by him, and pay the tax thereon imposed by law. Every agent of a marine company must execute a similar bond, satisfactory to the Comptroller, conditioned that he will make returns and pay taxes as required by law. No marine company is permitted to pay more than fifteen per cent commission for premiums on property *in transitu* on the State canals, nor shall any person in behalf of the company pay any commission in excess of fifteen per cent.

#### FOREIGN COMPANIES.

Each company must have a paid-up capital of at least \$500,000, invested in securities of the same general character as those in which the companies of this State are permitted to invest, and must file with the Superintendent an agreement that it will not attempt to remove from a State to a United States Court any action brought against it. It must also agree that it will not transact any business which companies of this State are prohibited from doing. Every company shall deposit with the Superintendent approved securities, the value of which shall not be less than \$200,000, for the benefit of all policyholders in the United States. The recognized capital of such company shall be the aggregate of the various sums held on deposit in different States, and such assets as may be held in trust by citizens of the United States for the benefit of all policyholders in the United States, less its liabilities, and a proper re-insurance reserve. The Superintendent shall certify annually to the amount of capital of each company, computed on the basis above given. Life companies shall deposit with the Superintendent securities of the value of at least \$100,000. Foreign fire companies must file annual statements on or before the first of June in each year, showing the condition on the 31st day of December preceding. Supplemental statements must be filed in January of each year, showing the assets of the company in this country, constituting its recognized capital, and the condition of its United States business on the 31st day of December preceding. Foreign companies are prohibited from advertising any assets except those held in this country for the benefit of policyholders in the United States.

*Taxes.*—Agents of marine companies must pay into the Treasury on the first of January of each year, two per cent on all premiums received in the State during the preceding year ending on the 31st of December, but the Superintendent shall deduct from the amount so paid any other taxes paid by such companies within the State. Agents of fire companies in incorporated cities and villages must make returns on the first of February each year, to the treasurer of the fire department of all premiums collected during the year ending August 31, and pay taxes thereon to such treasurer at the rate of two per cent. Foreign companies having assets in this State equal to \$150,000 shall pay such annual taxes as may be assessed by law, of which a sum equal to two per cent of gross premiums collected in the City of New York shall be paid to the treasurer of the fire department of that city, and the remainder shall be paid into the City of New York. If such assets shall be reduced below the sum named, then the company shall pay the tax on premiums as required of other fire companies. Foreign life companies are required to pay to the Superintendent on or before the first day of March, a tax of two per cent upon all premiums collected in the State during the year ending on the 31st of December preceding. Every company, except life, must pay into the State Treasury on or before the 15th of January in each year, a tax computed as follows: if the dividends are six per cent or upon the par value of the stock, one-quarter mill upon its capital stock for each one per cent of dividends declared; in case the dividends are not equal to six per cent upon the capital stock, then the tax is one and one-half mill on the valuation of the capital

stock. Every company, except life, is also required to make a return under oath to the Comptroller on or before the first of August in each year, of the gross premiums collected in the State during the year ending June 30 preceding, and to pay tax thereon at the rate of eight-tenths of one per cent. Other taxes in accordance with reciprocal provisions of the statutes.

*Fees.*—For copies of papers filed in the Department, ten cents per folio ; for certifying same and affixing seal, \$1 ; for examinations, actual expenses incurred.

*Penalties.*—Any company neglecting to file annual statements as required, incurs a penalty of \$500, and \$500 additional for each month it continues to do business while in default. Any person violating the insurance laws incurs a penalty of \$500.

## NORTH CAROLINA.

SUPERVISING OFFICER—W. L. SAUNDERS, SECRETARY OF STATE, RALEIGH.

### GENERAL REQUIREMENTS.\*

Each company must file with the Secretary of State a certified copy of its charter, and a statement verified by the principal officer of the company or by its general agent in the State, showing its condition. It must also appoint a general agent, a resident of the State, to accept service of legal process on behalf of the company. Annual statements must be made on or before the first day of March in each year, showing the condition of the company, on the 31st of December preceding. The Secretary of State will cause an abstract of each statement to be certified to the Clerk of the Superior Court in each county. He will also certify to such Clerk on the first of each month, a list of agents of each company, giving the names of new appointees and of all whose certificates have been revoked. Certification of statements and agents to be paid for by the company. Abstracts of annual statements to be published in one newspaper to be designated by the general agent.

*Certificates to Agents.*—Each agent must obtain from the Secretary of State a certificate entitling him to do business.

### FIRE AND MARINE COMPANIES.

Each company must deposit with the Treasurer, \$10,000 in United States or North Carolina four per cent. bonds for the benefit of policyholders in the State.

*Taxes.*—A tax of two per cent. is imposed on gross premiums collected in the State, but if a company invests in real estate in the State, or loans to citizens of the State a sum equal to one-half such receipts, the tax shall be but one-half of one per cent. on gross premiums. The general agent must make returns, on or before the 10th days of January and July in each year of the premiums collected in the State, during each preceding six months, and shall pay tax thereon within twenty days thereafter. A special license tax of \$120 per annum is imposed upon all companies, licenses to be renewed on or before the first day of April of each year.

*Fees.*—General agents making the deposit for companies as required, shall pay \$10 to the Treasurer, and a like sum for each additional deposit.

*Penalties.*—Any person doing business without complying with the law is liable to a penalty of \$50 for each offense. Any agent refusing to perform any act required of him by law shall forfeit \$50 for each refusal. Any agent who shall unlawfully withhold or expend the funds of his company shall be deemed guilty of a felony and punished accordingly.

## OHIO.

SUPERVISING OFFICER—CHAS. H. MOORE, SUPERINTENDENT OF INSURANCE, COLUMBUS.

### GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement showing its condition, verified by the president, vice-president, or other chief officer, and the

\* Abstract of law passed March, 1883, entitled "an Act to Consolidate the Insurance Laws of North Carolina."

secretary, and a copy of its last annual statement made in conformity to the law of the State wherein it was organized. A written instrument, signed and sealed, must be executed stipulating that any agent of the company may accept service of legal process, and that in case suit shall be brought against any company after it has retired from the State, service of process may be made therein by the Sheriff, mailing a copy thereof to the principal office of the company. No company is permitted to advertise any assets not admitted by the Superintendent, and in all advertisements stating the assets, the liabilities, including the re-insurance reserve, must be stated. If any company applies for the removal of any suit from a State Court to a United States Court its certificate of authority shall be revoked, and it will not be permitted to transact business in the State for three years. Every company must obtain a certificate from the Superintendent, which, together with a copy of the annual statement, must be published at least once in every year in a newspaper of general circulation, in every county wherein the company has an agent, and a copy of the certificate must be filed in the office of the Recorder of each county. Certificates must be renewed and published annually.

*Examinations.*—The Superintendent is empowered to examine companies and to publish the result in his discretion. When a company shall be found to be unsound its certificate of authority must be revoked, and notice of such revocation must be printed in a newspaper published in Columbus, and in the county where the general agency of the company is located. When the capital of a fire and marine company is impaired twenty per cent after providing for all its liabilities and the re-insurance fund, it shall not be permitted to do business until the impairment is made good. A life company will be similarly prohibited if its assets are not equal to all its liabilities including the premium reserve.

#### LIFE COMPANIES.

Each stock company must have at least \$100,000 actual capital paid-up, and each mutual company available assets of equal value. Every company must have a deposit of available securities worth \$100,000 with the Superintendent, or with the proper officer of the State wherein it was organized, for the benefit of all its policyholders. The fact that such deposit is held by an officer of another State, a certificate to that effect must be filed with the Superintendent, setting forth that such securities are of the value of \$100,000. The Superintendent is authorized to value policies on the basis of the American Experience Table of Mortality and interest at four and one-half per cent, but may accept the valuation of the proper officer of any other State, provided such standard of valuation does not make the value of such policies less than by the Ohio standard. Annual statements on or before the first day of March, showing the condition of the company on the 31st of December preceding.

#### FIRE AND MARINE COMPANIES.

Each company must possess a capital of not less than \$100,000 fully paid-up. Annual statements of fire companies must be filed on or before the first day of February (marine companies by the first of March), showing the condition of the company on the 31st day of December preceding. The re-insurance fund is computed at fifty per cent of the premiums on unexpired risks.

#### FOREIGN COMPANIES.

Each foreign fire company must deposit with the Superintendent \$100,000 for the benefit of policyholders in the State, and life companies a similar amount for the benefit of policyholders in the United States. The aggregate value of all assets held in the United States for the benefit of policyholders in this country, shall be recognized as the capital of the company. Annual statements showing the condition of the company must be filed, and supplemental statements showing the condition of its business on the 31st day of December preceding. In the case of fire companies, such statement must be verified by the resident manager in the United States, and of life companies by the general agent in the State.

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*Taxes.*—Taxation is governed by the reciprocal provisions of the statutes.

*Fees.*—For filing charter, \$25 ; for filing annual statement, \$20 each ; issuing certificates to agents, \$2 each ; a company paying \$250 for agents' certificates may appoint as many as it desires without additional charge ; for copies of papers on file, twenty cents per folio ;



for certifying same and affixing seal, \$1; for examining companies, actual expenses incurred; for valuing policies, one cent for each \$1000 of insurance. Other fees regulated by reciprocal legislation.

*Penalties.*—Any company violating the law relative to advertising, shall after a second notice from the Superintendent, be subject to a fine of \$1000; any agent doing business for a company that neglects or refuses to submit annual statements, incurs a penalty of \$500, and \$500 for each month he continues to do business while the company is in default. For every violation of the insurance laws the offender is subject to a penalty not exceeding \$500.

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## OREGON.

SUPERVISING OFFICER—R. P. EARHART, SECRETARY OF STATE, SALEM.

### GENERAL REQUIREMENTS.

Each company must file with the Secretary of State a certified copy of its charter, and a statement duly certified by the proper officers of the company, showing the condition of its affairs. It must also execute a power of Attorney designating some resident of the State to accept service of legal process, and a copy of such power of Attorney must be filed in the office of the County Clerk in each country where the company has an agent.

*Certificates to Agents.*—Every agent or solicitor of a life company must obtain from the Secretary of State a certificate authorizing him to do business within the State.

### FIRE AND MARINE COMPANIES.

Each company is required to deposit with the State Treasurer the sum of \$50,000 in United States or State bonds, for the benefit of policyholders in the State.

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*Taxes.*—All deposits in the State are subject to taxation the same as other property. Life companies are required to pay \$100 in gold annually. Fire and marine companies are required to affix a stamp upon each policy issued as follows: Where the premium is less than \$10, a stamp of the value of ten cents; where the premium is more than \$10 and less than \$20, a twenty cent stamp; for a premium over \$20 and less than \$50, a fifty cent stamp; for a premium over \$50 and less than \$100, a \$1 stamp, and one per cent additional on all premiums exceeding \$100.

*Fees.*—To the Secretary of State, for recording deposit made and issuing certificate of the fact, \$25; for licenses to life agents or solicitors, \$10 each. To the State Treasurer, for filing certificate of deposit, \$10; for keeping deposits, one per cent per annum on the amount of such deposits.

*Penalties.*—For acting as agent of a company that has not complied with the law, the offender incurs a penalty of not exceeding \$1000 fine, or imprisonment not exceeding one year, or both fine and imprisonment.

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## PENNSYLVANIA.

SUPERVISING OFFICER—J. M. FORSTER, INSURANCE COMMISSIONER, HARRISBURGH.

### GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, and a statement of its financial condition, verified by the president, or vice-president, and secretary or actuary. Also, a written instrument designating an agent to accept service of legal process, and stipulating that process served upon such agent, or upon the Commissioner, or upon an agent designated by him shall be recognized as valid service upon the company. So long as the company has any liability in the State, such stipulation cannot be revoked. Each company must obtain from the Commissioner a certificate of authority to do business, which certificate

must be renewed annually. Companies must all furnish the Commissioner from time to time complete lists of agents appointed. Annual statements must be filed on or before the first day of March in each year, showing the condition of the company on the 31st of December preceding.

*Examinations.*—The Commissioner is authorized to examine any company doing business in the State, except such as are located in States having Insurance Departments subject to laws substantially the same as those governing the Pennsylvania Department. Wherever he deems it necessary, he may publish the results of such examination, and revoke or modify its authority to do business in the State. A fire and marine company will be prohibited from doing business when its capital stock is impaired twenty per cent after providing for all its liabilities and the re-insurance reserve, unless the impairment is made good within sixty days after notice from the Commissioner. When the assets of a life company do not equal the net value of all policies in force, exclusive of capital, after providing for all liabilities and claims, the Commissioner must publish the fact that it is below the legal standard of safety, and require it to at once cease doing business in the State.

*Certificates to Agents.*—Each agent must obtain from the Commissioner a certificate setting forth that the company has complied with all legal requirements, and that he is authorized to do business. All certificates renewable annually.

#### LIFE COMPANIES.

The Commissioner is empowered to value the policies of any company doing business in the State on the basis of the American Experience Table of Mortality, and not less than four and one-half per cent interest nor more than six per cent. Each company must furnish to the Commissioner on or before the first day of March of each year, a certificate signed by the proper officer of the State wherein it was organized. Showing the value of all policies in force on the 31st of December preceding, and declaring that the assets of the company are equal to the net value of such policies. Failing in this a detailed list of all policies and securities must be furnished for valuation by the Commissioner. Any policy that makes any part of an application or the constitution, by-laws or rules of the company a material part of the contract, must have attached thereto a copy of such application, constitution, by-laws or rules, otherwise the condition shall not be valid.

#### FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than \$200,000, or, if less than \$200,000 and more than \$100,000 it must have a surplus over all liabilities sufficient to make up the difference between these sums. Where a policy refers to the application, constitution by-laws or rules of the company, for any material part of the contract, a copy of such application, constitution, by-law or rule must be attached to the policy, or the condition shall not be held to be valid or be accepted in evidence. The re-insurance fund is computed at fifty per cent of the premium on all unexpired fire risks, having one year or less to run, and *pro rata* of all premiums on unexpired risks, having a longer period to run, and the entire premium on unexpired marine and inland risks.

#### FOREIGN COMPANIES.

Annual statements relating to the business of the company other than that done in the United States must be filed on or before the first day of July in each year, and annual statements of the United States business on or before the first of March in each year.

*Taxes.*—A tax is imposed on gross premiums collected within the State of three per cent, and companies are required to report to the Commissioner in January of each year the amount of such premiums. Other taxes governed by reciprocal provisions of law.

*Fees.*—For filing copy of charter, \$25; for filing annual statement or certificate presented in lieu thereof, \$20; for certificates to agents, \$2 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for examinations of companies, actual expenses incurred; for valuing policies, three cents for each \$1000 of insurance.

If the expenses of the Department exceed the amount of fees collected, the Commissioners may assess the companies *pro rata* to make up the deficiency. Other fees based on reciprocal legislation.

*Penalties.*—A company failing to make the statements required incurs a penalty of \$100 for each day such default continues. Any company doing business without having complied with the requirements of law, shall forfeit \$500 for each month it continues to do such unauthorized business. Any agent transacting business without having obtained a certificate of authority incurs a penalty of \$500 for each month he continues doing business.

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## RHODE ISLAND.

SUPERVISING OFFICER—SAMUEL H. CROSS, INSURANCE COMMISSIONER, PROVIDENCE.

### GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement of its affairs under oath of the president and secretary, a written instrument must also be executed appointing some resident of the State an agent to accept service of legal process. In all policies and advertisements of whatever character, issued by the company or its agents including business signs of agents, the name of the State under whose laws the company was incorporated must be conspicuously set forth.

*Examinations.*—The Commissioner is authorized to make examinations of companies whenever he deems it necessary, and when a company is found to be unsound, he shall revoke its authority to do business.

*Certificates to Agents.*—Each agent must obtain from the Commissioner a certificate authorizing him to do business. An agent licensed to do business in one town is not permitted to establish a branch agency in any other town. All advertisements issued by agents and all policies written must give the location of the company and the name of the State from which it obtained its charter.

### LIFE COMPANIES.

Each company must have on deposit with the proper officer of the State in which it was incorporated, available securities worth not less than \$100,000, and certificate signed by such officer, and showing that he holds such deposit for the benefit of all its policyholders, must be filed with the Treasurer of the State. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the 31st day of December preceding. A copy of such statement must be printed in some newspaper for six successive weeks in each county where the company has an agent, immediately after such statement shall have been filed with the Commissioner.

### FOREIGN COMPANIES.

Annual statements must be filed on or before the first day of July of each year, showing the business of the company other than that done in the United States, and a statement showing the United States business is required annually on or before the 31st day of March, the same as for other States.

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*Taxes.*—A tax of two per cent is imposed on gross premiums. Every agent is required to report to the Treasurer in the month of January of each year, the amount of insurance written by him and the amount of premiums received thereon, and at the same time shall pay to the Treasurer the tax of two per cent. Other taxes levied in accordance with reciprocal legislation.

*Fees.*—For filing copy of charter, \$5 ; for examination of company, actual expenses incurred. Other fees governed by reciprocal provisions of statutes.

*Penalties.*—An agent acting for a company that has not complied with the requirements of the law, shall forfeit not less than \$300 or more than \$1000. An agent doing business without having obtained a certificate shall be fined \$1000. Any agent refusing for thirty days to furnish information called for by the Commissioner shall be fined \$1000.

## SOUTH CAROLINA.

**SUPERVISING OFFICER—J. C. CORT, COMPTROLLER-GENERAL, COLUMBIA.**

### GENERAL REQUIREMENTS.

Each company must file with the Comptroller-General a certified copy of its charter, and a statement sworn to by the president or secretary, showing the condition of the company, also, certified copy of the vote of the directors or trustees, also, a warrant under seal of the company, signed by the president and secretary, appointing an agent to accept service of legal process. Annual statements must be filed on or before the first day of March of each year. A certificate must be obtained from the Comptroller-General authorizing the company to do business, which certificate must be renewed annually.

*Certificates to Agents.*—Each agent must obtain from the Comptroller-General a certificate for each county in which he desires to do business, which must express upon its face the counties in which the agent may do business, and agents are prohibited taking risks outside of the limits named in the certificate. Such agents will cause a copy of this certificate to be printed in some newspaper, to be named by the Comptroller, having a circulation in the county where the agent is located. All licenses must be renewed on the first of April of each year.

### LIFE COMPANIES.

Annual statements must be filed with the Comptroller-General on or before the first of March in each year, showing the condition of the company on the 31st of December preceding. After a company has accepted two annual payments on a policy, it shall be deemed to have waived all right to question the statements contained in the application made by the insured. Companies may vacate a policy within two years after it has been issued on the ground of misrepresentations made in the application.

*Taxes.*—The gross receipts and personal property of each company is subject to taxation on the same basis that applies to other property. Each agent is required to make a sworn return to the Auditor of the county in which he does business, on or before the 20th of July of each year, of all such receipts collected by him for the year ending May 30th preceding, and of all personal property in his possession at that time.

*Fees.*—For certificates issued to companies and agents, \$5 each.

*Penalties.*—Any company or individual violating any of the provisions of the insurance laws incurs a penalty of not less than \$100 nor more than \$500 for each offense.

## TENNESSEE.

**SUPERVISING OFFICER—ATHA THOMAS, COMMISSIONER OF INSURANCE, NASHVILLE.**

### GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, and a sworn statement, signed by the president or chief officer and secretary of the company, showing its condition on the 31st of December preceding. Life companies must execute a written instrument authorizing the Secretary of State to accept service of legal process in its behalf; fire and marine companies execute a similar paper authorizing the Commissioner of Insurance to accept such service. Companies must obtain from the Commissioner a certificate authorizing it to do business, and each company must certify to the Commissioner the names of all agents appointed by it in the State. Certificates renewable annually in January.

*Examinations.*—The Commissioner is authorized to make examinations of companies doing business in the State, and if any be found in an unsound condition he must revoke all certificates issued to it or its agents, and cause a notice of such revocation to be printed at least three times in some papers of general circulation. A fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities and the re-insurance fund. A life company will be prohibited when its assets do not equal its liabilities and all outstanding claims, together with the lawful re-insurance reserve.

*Certificates to Agents.*—Each agent must procure a certificate from the Commissioner entitling him to do business. Certificates renewable in January of each year. All agents except those of life companies, must file with the Clerk of the county in which his agency is located a copy of his certificate of authority.

#### LIFE COMPANIES.

Each life company must have on deposit with the proper officer of the State wherein it was organized, not less than \$100,000, properly invested, for the benefit of all its policyholders and must furnish to the Commissioner the certificate of such officer showing that he holds such securities and that they are of the required value. The Commissioner is authorized to value policies, but may accept the certified valuation of the proper officer of the State under whose laws it was incorporated. The basis of valuation is the American Experienced Table of Mortality and four and one-half per cent interest, except for non-participating policies, which may be valued at six per cent interest. Annual statements must be filed on or before the first day of March, showing the condition of the company on the 31st of December preceding.

#### FIRE AND MARINE COMPANIES.

Each company must have a paid-up cash capital of at least \$200,000 of which not less than \$100,000 of which must be invested in United States or State bonds. The re-insurance fund is computed at fifty per cent of the premiums received on all unexpired risks having one year or less to run, and *pro rata* of all premiums having a greater period to run. Annual statements must be filed on or before the first day of February, showing the condition of the company on the 31st day of December preceding.

#### FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State of the United States at least \$200,000 properly invested, and furnish to the Commissioner a duly authenticated certificate of such officer that holds such deposit for the benefit of all the United States policyholders of the company.

*Taxes.*—Life companies must pay one and one-half per cent tax on gross premiums received in the State, and must make sworn returns in January and July of each year of the amount of premiums so collected. Fire and marine companies must pay a tax of two and one-half per cent on gross premiums collected in the State, and must make sworn returns of same in June and December of each year. Other taxes based on reciprocal legislation.

*Fees.*—Life companies are required to pay to the Commissioner for examining statements \$50 each; for issuing certificates, \$6 each. Fire and marine companies are required to pay for filing copy of charter, \$10; for filing annual statements \$25; for filing supplemental statements, \$10 each; for issuing certificates, \$6 each; for copies of papers on file twenty cents per folio; for certifying same and affixing seal, \$1; for making examinations, actual expenses incurred; for valuing life policies, not exceeding three cents for each \$1000 of insurance. Other fees in accordance with reciprocal legislation.

*Penalties.*—Any company failing to make returns and pay taxes as required incurs a penalty of \$500. Any agent doing business without having obtained a certificate of authority is liable to a fine of \$500 for each offense.

## TEXAS.

SUPERVISING OFFICER—H. P. BREWSTER, INSURANCE COMMISSIONER, AUSTIN.

#### GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, and a statement sworn to by the president or vice-president, and secretary, showing the condition of the company. Life companies must file a written instrument stipulating that service of legal process may be made upon any of its agents in the State fire and marine companies must designate some resident of the State to accept service of legal process. Every company must obtain from the Commissioner a certificate authorizing it to do business, and such certificate



must be published for three successive weeks in a paper of general circulation, and the first publication must be made within thirty days from the issuing of the certificate. Certificates renewable annually at the time of filing the annual statement. Annual statements to be filed on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding.

*Examinations.*—The Commissioner is authorized to examine any company doing business in the State when he shall deem it expedient, and to revoke his certificate of authority to any that may be found impaired, notice of such revocations to be published in one or two newspapers of general circulation. Any fire and marine company whose capital is impaired twenty five per cent after providing for all its liabilities, including re-insurance reserve, shall be prohibited from doing business in the State. A life company shall be similarly prohibited when its assets are not equal to its liabilities and outstanding claims and the lawful premium reserve.

*Certificates to Agents.*—Agents must procure a certificate of authority from the Commissioner before doing business, and such certificate must be renewed on or before the 1st of March of each year thereafter.

#### LIFE COMPANIES.

Each company must have assets property invested of not less than \$100,000, and must furnish the Commissioner satisfactory evidence that a sum equal to \$100,000 is held by the proper officer of some State for the benefit of all its policyholders in the United States. If a company fails to pay a claim under its policy within the time specified therein, it shall pay interest not exceeding twelve per cent thereon, and a reasonable sum for the fees of the attorney prosecuting the claim. If execution on final judgment remain unsatisfied for thirty days, the company in default shall be prohibited from doing business in the State until such execution is satisfied.

#### FIRE AND MARINE COMPANIES.

Each company must possess a paid-up cash capital of at least \$100,000 exclusive of any sums it may have deposited in the different States and Territories for the special benefit of its policyholders in such localities. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. The re-insurance fund is computed at forty per cent of the premiums on unexpired fire risks and the full amount on unexpired marine and inland risks. If a company neglects for thirty days to pay an execution on final judgment obtained against it, the Commissioner will revoke its authority to do business until such execution is paid.

#### FOREIGN COMPANIES.

Any foreign life insurance company doing business in the State must have at least \$100,000 deposited, in lawful securities, with the proper officer of some State for the benefit of all its policyholders in the United States, and the certificate, duly authenticated of such officer must be filed with the Commissioner.

*Taxes.*—Each life insurance company is required to pay a State tax of \$300, and \$10 in each county in which it does business. Fire and marine companies are required to pay a State tax of \$200 per annum, and a county tax of \$10 for each county in which it does business. Cities and towns are authorized to impose taxes on companies not exceeding fifty per cent of the State tax.

*Fees.*—For fire and marine companies, for filing a copy of charter, \$25; for filing annual statements, \$20 each; for issuing certificates, \$1 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for examining company, actual expenses incurred, not exceeding \$250. Other fees in accordance with reciprocal provisions of the statutes.

*Penalties.*—For any violations of the insurance laws, the offender incurs a penalty of not less than \$500, nor more than \$1000.



## UTAH.

SUPERVISING OFFICER—

SECRETARY OF THE TERRITORY.

## GENERAL REQUIREMENTS.

Each company must file with the Secretary of the Territory, a certified copy of its charter, and all existing by-laws ; and within sixty days after commencing business, a copy of the same must be filed in the office of the Probate Judge of the county wherein its principal office is located. Each company must also designate, by a written instrument duly authenticated, some resident of the Territory to accept service of legal process. A special license fee of \$25 is exacted from each agent doing business in Salt Lake city.

## VERMONT.

SUPERVISING OFFICER—WILLIAM H. DILLON, INSURANCE COMMISSIONER, MONTPELIER.

## GENERAL REQUIREMENTS.

Each company must file with the Secretary of State a certified copy of its charter, and a sworn statement, signed by the president and secretary, showing the condition of the company. Also, a written instrument stipulating that service of legal process may be made upon the Commissioner, or the Secretary of State, and will be recognized as service upon the company. Each company must obtain from the Commissioner a certificate entitling it to do business, which certificate is renewable on the first of April in each year. Every policy issued, and every advertisement of whatsoever nature, including signs of agents, must set forth in conspicuous letters, the name of the State wherein the company was organized. Any company failing to pay a final judgment for thirty days shall, after notice to the Commissioner, be prohibited from doing business.

*Examinations.*—The Commissioner is empowered to examine into the condition of any company doing business in the State, and if in his judgement it is unsound, he is required to revoke its authority, and to publish a notice of such revocation. Any fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities and the lawful re-insurance fund. A life company will be similarly prohibited when its assets do not equal its liabilities and the lawful premium reserve.

*Certificates to Agents.*—Each agent must file with the Commissioner a certificate of his appointment by the company or its general agent, and must obtain a certificate from the Commissioner entitling him to do business. Certificates renewable on the first day of April of each year.

## LIFE COMPANIES.

Each company must possess available assets of not less than \$100,000 properly invested, and held for the protection of all policyholders in the United States. Annual statements must be filed, sworn to and signed by the proper officers of the company, showing its condition on the 31st of December preceding. The Commissioner is authorized to value policies, on the basis of the Actuaries' Table of Mortality and interest at four per cent but may accept the valuation made by the proper officers of any other State.

## FIRE AND MARINE COMPANIES.

Each company must have a capital of not less than \$200,000 fully paid-up, not less than one-half of which must be invested in lawful securities or mortgages. Companies are responsible for the acts of agents, and unless made so by the act of their incorporation, the policy must expressly make such stipulation. The re-insurance fund is computed at forty per cent of the premiums on unexpired fire risks, and the full premium on marine risks. Annual statements must be filed with the Commissioner on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding.

*Fees.*—For filing annual statements, \$20 each ; for issuing certificate to company, \$5 ; for certificates to agents, \$1 each.

*Penalties.*—Any valuation of the insurance laws subjects the offender to a penalty not exceeding \$2000.

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## VIRGINIA.

**SUPERVISING OFFICER—S. BROWN ALLEN, AUDITOR OF PUBLIC ACCOUNTS, RICHMOND.**

### GENERAL REQUIREMENTS.

Each company, except those doing exclusively a marine or accident business, must file with the Auditor a certified copy of its charter, and a statement showing its condition, certified to by the proper officers of the company. Each company must also execute a power of attorney, appointing some resident of the State to accept service of legal process in its behalf, and such agent, on behalf of the company, must file a bond with the Auditor, in a sum not less than \$2000, with two or more sureties, conditioned that the returns shall be made and taxes paid as required by law. Each company is also required to deposit with the Treasurer securities to the amount of five per cent of its capital stock, but not exceeding \$50,000, for the benefit of policyholders within the State. Such securities may consist of United States bonds, bonds of public corporations guaranteed by the State of Virginia, bonds of the Cities of Richmond, Petersburg, Lynchburg, Norfolk, Alexandria, Portsmouth, Danville, Staunton or Manchester, first mortgage bonds of any railroad chartered by the State, or bonds on real estate located in the State. A life company having a capital of \$1,000,000, or more, shall deposit of such securities an amount equal to one per cent of its stock. The Treasurer will receipt for such deposit, and the Auditor will then issue a certificate authorizing the company to do business in the State. Annual statements sworn to by the president and secretary, showing the condition of the company at the close of its fiscal year preceding, must be filed on or before the first day of April of each year, and be published for six days in a Richmond paper. All conditions and restrictions contained in any policy must be printed in long primer type, or written therein with pen and ink.

### LIFE COMPANIES.

The Auditor is authorized to value the policies of any life company doing business in the State, upon the basis of the American Experience Table of Mortality, and interest at four and one-half per cent, but may accept the valuation made by the proper officer of any other State.

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*Taxes.*—A tax of one per cent on gross premiums collected in the State is imposed, and each company must render sworn returns thereof to the Auditor on or before the fifteenth day of January each year, and pay the tax immediately. A special license tax of \$200 is also exacted annually. Other taxes may be imposed in accordance with the provisions of reciprocal laws.

*Penalties.*—Any person acting as agent for a company that has not complied with the law, incurs a penalty of not less than \$300 nor more than \$1000 for each offense.

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## WEST VIRGINIA.

**SUPERVISING OFFICER—JOSEPH S. MILLER, STATE AUDITOR, WHEELING.**

### GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter and a statement, showing the condition of the company sworn to by the president or secretary. It must also execute a power of attorney appointing some resident of the State to accept service of legal process in its behalf. Each company must have at least \$100,000 in available cash assets, and must obtain from the Auditor a certificate of authority to do business, and cause the same to be printed in a newspaper of general circulation published in the State; it must also file a copy of such publication in the office of the Circuit Court in each county wherein the company does business. Such certificates to be renewed, filed and published annually. Annual statements must be filed on or before the 1st of February each year, showing the condition of the company on the 31st of December preceding.

**Examinations.**—The Auditor is empowered to make examinations of companies and to publish the results when he deems it expedient. If any company is found to be in an unsound condition, he is required to revoke its authority to do business, and to publish a notice of such revocation in a newspaper published at Richmond.

**Certificates to Agents.**—All agents are required to obtain, file and publish certificates of authority issued by the Auditor in the same manner company certificates are obtained, filed and published. Certificates to be renewed annually.

**Taxes.**—A tax of two per cent on gross premiums collected within the State is imposed, to be paid to the Treasurer when the annual statement is filed. Life companies that invest in the State the whole of its net premiums collected in the State, are required to pay but one-third of the above-named tax. Agents in the City of Wheeling must obtain a certificate from the City Clerk entitling them to do business, and each must make returns on or before the 15th day of July and January of each year of the premiums received, upon which the city is authorized to levy a semi-annual tax of one and one-half per cent.

**Fees.**—For filing annual statements, \$10 each; for certificates to agents, \$5 each. Other fees charged in accordance with reciprocal legislation.

**Penalties.**—Any company or agent failing to make returns as required, or to pay the specified taxes and fees, incurs a penalty of not less than \$100, nor more than \$1000. Any person transacting any business for a company that has not fully complied with the laws, shall forfeit fifty dollars for each offense.

## WISCONSIN.

SUPERVISING OFFICER—P. L. SPOONER, JR., COMMISSIONER OF INSURANCE, MADISON.

### GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, and a statement sworn to by the president, vice-president, or other chief officer showing its condition. Each company must execute a written instrument appointing some resident of the State its attorney to accept service of legal process. Such instrument must also stipulate in the case of fire and marine companies that the company will not remove from a State to a United States Court any suit brought against it by a resident of the State. Service of legal process may also be made upon any agent of the company. Each company must obtain from the Commissioner a certificate of authority to do business, which certificate must be renewed annually.

**Examinations.**—The Commissioner is authorized to examine all companies doing business in the State, and if any one is found to be in an unsound condition, to revoke its authority, and shall publish a notice of such revocation. He may publish the result of any examination if he deems it for the interest of the public to do so. A fire and marine company whose capital is impaired twenty per cent after providing for all its liabilities and the insurance reserve, shall not be permitted to do business in the State. A life company will not be permitted to transact business if its assets are over all liabilities, are not equal to the premium reserve.

**Certificates to Agents.**—Each agent must obtain from the Commissioner a certificate entitling him to do business. Certificates to agents of fire and marine companies are renewable on the first of February of each year, and those of life agents on the first of March.

### LIFE COMPANIES.

Each company must possess assets of at least \$100,000, invested in securities approved by the Commissioner. The Commissioner is authorized to value all policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, unless such policies shall have been valued by the proper officer of some other State. Annual statements must be filed on or before the first day of March in each year, showing the condition of the company on the 31st day of December preceding.

**FIRE AND MARINE COMPANIES.**

Each company doing business in the State must have a capital of not less than \$200,000 actually paid-up and properly invested. Where a total loss occurs of any insured property, without any criminal fault on the part of the insured, the amount named in the policy shall be deemed to be the amount of loss sustained by the insured and regarded as the measure of damage. All companies are limited in their advertisements to stating such assets as are held for the sole protection of holders of fire policies, and any advertisement intended to show the financial condition of the company may only state the actual capital paid in, and the surplus over all liabilities, including such capital and the re-insurance reserve, and such advertisement must correspond with the annual statement filed with the Commissioner. The re-insurance reserve is computed at fifty per cent of the premiums on all unexpired fire risks and the full premiums on unexpired marine and inland risks. Annual statements must be filed on or before the first of February in each year, showing the condition of the company on the 31st of December preceding, and shall be published for two weeks in the official State paper, and in one daily paper of general circulation published in the City of Milwaukee.

**ACCIDENT COMPANIES.**

Accident companies must possess a cash capital of not less than \$100,000 and must have \$100,000 or more on deposit with the proper officer of the State wherein it was organized for the benefit of all its policyholders, annual statements, taxes and fees required the same as of fire and marine companies. The re-insurance reserve must be maintained at fifty per cent of the premiums on all unexpired risks.

**FOREIGN COMPANIES.**

Each company must have at least \$200,000 on deposit with the proper officer of some State, or vested in trustees who are residents of the United States for the benefit of all policyholders in the United States, and the fact that such deposit is so held must be properly certified to the Commissioner. In the absence of such certificate, the sum of \$50,000 must be deposited with the State Treasurer.

*Taxes.*—A tax of two per cent on gross premiums is imposed, and the amount of premiums collected in the State must be certified to the Commissioner at the time of filing the annual statement and the tax paid thereon before its certificate of authority can be renewed. In all incorporated cities or villages having organized fire departments, a tax of two per cent on the gross premiums collected in such city or village must be paid for the benefit of such fire department. Every agent must give a satisfactory bond in the sum of \$1000 with approved sureties to the treasurer of the fire department, conditioned that he will pay to such treasurer on or before the first of February of each year the taxes due on premiums collected during the year ending December 31st preceding. Life companies must pay an annual tax of \$300. Other taxes in accordance with reciprocal provisions of the statutes.

*Fees.*—For filing certified copy of charter, \$25; for filing annual statements, \$25 each; for issuing certificates to life agents, \$1 each; to fire and marine agents, \$2 each; for copies of papers on file, fifteen cents per folio; for certifying same and affixing seal, fifty cents; for examinations, actual expenses incurred; for valuing life policies, one cent for each \$1000 of insurance. Other fees dependent upon reciprocal legislation.

*Penalties.*—Any company failing to file statements as required incurs a penalty of \$500, and \$500 for each month it continues in default. Any company or agent doing business without having obtained a certificate of authority, is liable to a fine of not less than \$50 nor more than \$1000. Any person making a false statement incurs a penalty of not less than \$500 nor more than \$1000.

**WYOMING TERRITORY.**

**SUPERVISING OFFICER—JESSE KNIGHT, AUDITOR OF THE TERRITORY, CHEYENNE.**

**GENERAL REQUIREMENTS.**

Each company must file with the Auditor a certified copy of its charter and a statement, verified by the oath of the president, or vice-president and secretary, showing its condition. It must

also file a power of attorney designating one agent in each county wherein it does business, resident at the county seat, to accept service of legal process. Each company must have a capital of not less than \$300,000 fully paid-up and properly invested.

**Examinations.**—The Auditor is authorized to make examinations of any company doing business in the Territory, and to publish the result if he deems it expedient. If it shall appear to him after such examination that any company is unsound, he shall revoke its authority to do business in the Territory and shall publish a notice of such revocation in some newspaper published at the Territorial Capital.

**Certificates to Agents.**—Each agent must obtain from the Auditor a certificate authorizing him to do business. In all advertisements agents must state the location of the company, giving the name of the State under whose laws it was organized.

#### FIRE AND MARINE COMPANIES.

Each company must obtain from the Auditor that it has complied with the laws, and must publish the same in two newspapers of general circulation, one of which is published at the Territorial Capital. The re-insurance fund is computed at fifty per cent of the premiums on the unexpired risks having one year or less to run, and *pro rata* on all having a greater period to run. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the 31st of December preceding.

**Taxes.**—The excess of premiums collected in the State over losses and ordinary expenses is liable to be taxed the same as other property, and each agent must make returns to the proper officer in the county where he is located and pays taxes thereon. Agents are held personally liable for all taxes.

**Fees.**—For filing copy of charter, \$25 ; for filing annual statement, \$15 ; for certificates to agents, \$1 each ; for copies of papers on file, ten cents per folio ; for certifying same and affixing seal, fifty cents ; for examinations, actual expenses incurred.

### ITEMS OF USEFUL KNOWLEDGE.

A MAN walks three miles in an hour ; a horse trots seven ; steamboats run eighteen ; sailing vessels, ten ; slow rivers flow four ; rapid rivers seven ; moderate wind blows seven ; storms move thirty-six ; hurricanes, eighty ; a rifle ball, one thousand ; sound, seven hundred and forty-three ; light, one hundred and ninety thousand ; electricity, two hundred and eighty thousand.

A BARREL of flour weighs one hundred and ninety-six pounds ; barrel of pork, two hundred ; barrel of rice, six hundred ; keg of powder, twenty-five ; firkin of butter, fifty-six ; tub of butter, eighty-four.

WHEAT, beans and clover seed, sixty pounds to the bushel ; corn, rye and flaxseed, fifty-six ; buckwheat, fifty-two ; barley, forty-eight ; oats, thirty ; bran, twenty ; timothy seed, forty-five ; coarse salt, eighty-five.

SIXTY drops make a drachm, eight drachms an ounce, four ounces a gill, sixteen gills a

pint ; sixty drops a teaspoonful, four teaspoonfuls a tablespoonful or half an ounce, eight tablespoonfuls a gill, two gills a coffee cup or tumbler, six fluid ounces a teacupful.

FOUR THOUSAND EIGHT HUNDRED AND FORTY square yards, an acre ; a square mile, six hundred and forty acres. To measure an acre ; two hundred and nine feet on each side, making a square acre within an inch.

THERE are two thousand seven hundred and fifty languages. Two persons die every second. A generation is fifteen years ; average of life, thirty-one years. The standing army of Prussia, war time, 1,200,000 ; France, 1,360,000 ; Russia, 1,000,000 ; Austria, 825,000 ; Italy, 200,000 ; Spain, 100,000 ; Belgium, 95,000 ; England, 75,000 ; United States, 24,000. New York consumes six hundred beeves daily, seven hundred calves, twenty thousand sheep, twenty thousand swine in winter.



PUBLIC OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS.

STATE.	OFFICERS.	ADDRESS.	TITLE.
Alabama .....	J. M. Carmichel.....	Montgomery.....	Auditor of State.
Arkansas .....	A. W. Files.....	Little Rock.....	Auditor of State.
California .....	J. C. Maynard.....	San Francisco.....	Insurance Commissioner.
Colorado .....	John C. Abbott.....	Denver.....	Auditor of State.
Connecticut .....	Ephraim Williams.....	Hartford.....	Insurance Commissioner.
Dakota.....	George L. Ordway.....	Yankton .....	Territorial Auditor.
Delaware.....	Henry C. Douglass.....	Georgetown .....	Insurance Commissioner.
Florida.....	Henry A. L'Engle.....	Tallahassee.....	Treasurer.
Georgia .....	W. A. Wright.....	Atlanta.....	Comptroller Gen. of State.
Illinois .....	Chas. P. Swigert.....	Springfield.....	Auditor of State.
Indiana.....	Jas. H. Rice.....	Indianapolis .....	Auditor of State.
Iowa .....	John Lee Brown.....	Des Moines.....	Auditor of State.
Kansas.....	W. P. Morris.....	Topeka .....	Superintendent of Ins.
Kentucky.....	L. C. Norman.....	Frankfort .....	Insurance Commissioner.
Louisiana .....	Will A. Strong.....	Baton Rouge.....	Secretary of State.
Maine .....	Oramandal Smith.....	Augusta.....	Insurance Commissioner.
Maryland.....	Jesse K. Hines.....	Baltimore .....	Insurance Commissioner.
Massachusetts.....	John K. Tarbox.....	Boston.....	Insurance Commiasioner.
Michigan.....	Eugene Pringle.....	Lansing.....	Commissioner of Insurance
Minnesota.....	A. R. McGill.....	St. Paul.....	Insurance Commissioner.
Mississippi.....	S. Gwin.....	Jackson.....	Auditor of Public Accounts.
Missouri.....	John F. Williams.....	St. Louis.....	Superintendent of Ins.
Montana .....	J. P. Woolman.....	Helena.....	Auditor.
New York.....	John A. McCall, Jr.....	Albany.....	Supt. of Ins. Department.
New Jersey.....	Henry C. Kelsey.....	Trenton .....	Secretary of State.
Nebraska.....	John Wallichs.....	Lincoln .....	Auditor of Public Accounts.
Nevada.....	J. F. Hallock.....	Carson City.....	State Comptroller.
New Mexico.....	Trinidad Alarid .....	Santa Fe.....	Territorial Auditor.....
New Hampshire .....	Oliver Pillsbury.....	Concord .....	Insurance Commissioner.
North Carolina.....	W. L. Saunders.....	Raleigh .....	Secretary of State.
Ohio .....	C. H. Moore .....	Columbus .....	Superintendent of Ins.
Oregon.....	R. P. Earhart.....	Salem.....	Secretary of State.
Pennsylvania .....	J. M. Forster.....	Harrisburg .....	Insurance Commissioner.
Rhode Island.....	Samuel H. Cross.....	Providence.....	Insurance Commissioner.
South Carolina .....	J. C. Cord.....	Columbia.....	Comptroller Gen. of State.
Tennessee.....	Atha Thomas.....	Nashville.....	Commissioner of Ins.
Texas. ....	H. P. Brewster.....	Austin.....	Insurance Commissioner.
Virginia.....	S. Brown Allen.....	Richmond. ....	} Auditor of Public Accounts of State.
Vermont.....	Geo. Nichols.....	Montpelier .....	
	W. H. Dubois.....		Insurance Commissioners.
Wisconsin.....	Phil. H. Spooner, Jr....	Madison.....	Insurance Commissioner.
West Virginia.....	Joseph S. Miller.....	Charleston .....	Auditor of State.
Wyoming.....	Jesse Knight.....	Cheyenne City. ....	Auditor.

CANADA.

Dominion of Canada ..	J. B. Cherriman.....	Ottawa.....	Superintendent of Ins.
Province of Ontario....	Dr. J. H. Hunter.....	Toronto. ....	Inspector of Insurance.



## STATE LEGISLATURES.

The following table shows when the next regular sessions of the several State Legislatures will be held.

STATES.	Capitals.	Next Regular Session of Legislature.
Alabama.....	Montgomery.....	First Tuesday after first Monday, Nov., 1884.*
Arkansas.....	Little Rock.....	First Monday, Jan., 1885.*
California.....	Sacramento.....	First Monday after Jan., 1885.*
Colorado.....	Denver.....	First Wednesday, Jan., 1885.*
Connecticut.....	Hartford.....	Wednesday after first Monday, Jan., 1884.
Delaware.....	Dover.....	First Wednesday after first Mon., Jan., '85.*
Florida.....	Tallahassee.....	First Monday Jan., 1885.*
Georgia.....	Atlanta.....	First Wednesday, Nov., 1884.*
Illinois.....	Springfield.....	Wednesday after first Monday., Jan., 1885.*
Indiana.....	Indianapolis.....	Thursday after first Monday, Jan., 1885.*
Iowa.....	Des Moines.....	Second Monday, Jan., 1884.*
Kansas.....	Topeka.....	Second Tuesday, Jan., 1885.*
Kentucky.....	Frankfort.....	First Monday, Dec., 1885.*
Louisiana.....	Baton Rouge.....	Second Monday, May, 1884.*
Maine.....	Augusta.....	First Wednesday, Jan., 1885.*
Maryland.....	Annapolis.....	First Wednesday, Jan., 1884.*
Massachusetts.....	Boston.....	First Wednesday, Jan., 1884.
Michigan.....	Lansing.....	First Wednesday, Jan., 1885.*
Minnesota.....	St. Paul.....	Tuesday after first Monday, Jan., 1885.*
Mississippi.....	Jackson.....	First Tuesday, Jan., 1885.*
Missouri.....	Jefferson City.....	First Wednesday after first Mon., Jan., '85.*
Nebraska.....	Lincoln.....	First Tuesday, Jan., 1885.*
Nevada.....	Carson City.....	First Monday, Feb., 1885.*
New Hampshire.....	Concord.....	First Wednesday, June, 1883.*
New Jersey.....	Trenton.....	Second Tuesday, Jan., 1884.
New York.....	Albany.....	First Tuesday, Jan., 1884.
North Carolina.....	Raleigh.....	First Wednesday after first Mon., Jan., '85.*
Ohio.....	Columbus.....	First Monday, Jan., 1884.*
Oregon.....	Salem.....	Second Monday, September, 1884.*
Pennsylvania.....	Harrisburg.....	First Tuesday, Jan., 1885.*
Rhode Island.....	Newport and Providence.....	May, 1884.
South Carolina.....	Columbia.....	Fourth Monday, Nov., 1884.
Tennessee.....	Nashville.....	First Monday, Jan., 1885.*
Texas.....	Austin.....	First Tuesday after first Monday, Jan., 1885.*
Vermont.....	Montpelier.....	First Wednesday, Oct., 1884.*
Virginia.....	Richmond.....	First Wednesday, Dec., 1885.*
West Virginia.....	Wheeling.....	Second Wednesday, Jan., 1885.*
Wisconsin.....	Madison.....	Second Wednesday, Jan., 1885.*

\* Biennially.

## INTERESTING EVENTS.

TOBACCO was introduced into England from Virginia in 1583.

SURNAMES were first used among the English nobility in 1072.

THE loss by the Boston fire, November 9, 1872, was \$74,000,000.

VACCINATION was discovered by Dr. Jenner, in England, in 1796.

THE diving bell was invented in 1538, and the barometer in 1626.

ILLUMINATING gas was first used in England, 1729 ; in Boston, 1822.

THE Patent Right Law was first enacted by Congress, April 15th, 1790.

THE first American Express was between New York and Boston, 1821.

THE first Lodge of Freemasons was established in this country in 1733.

THE first American Library was established at Harvard College, in 1638.

THE first Fire Insurance Office opened in America, was at Boston, in 1724.

THE first Sunday School was established by Robert Raikes in England, in 1781.

THE United States Naval Academy, at Annapolis, was opened October 10, 1845.

THE Chicago fire, October 9, 1871, consumed over \$200,000,000 worth of property.

THE first theatre in the United States was opened at Williamsburgh, Va., in 1752.

SUGAR Cane was first cultivated in the United States, near New Orleans, in 1751.

THE Military Academy at West Point, was founded by Congress, March 16, 1802.

# DIGEST OF INSURANCE DECISIONS.

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## SUMMARY OF DECISIONS OF UNITED STATES AND STATE COURTS PUBLISHED IN 1882.

[Compiled and corrected especially for *THE INSURANCE YEAR BOOK*].

The following digest is taken from decisions which appeared in various legal periodicals during the year 1882. Some of the them were previously announced, but either were not handed down for publication, or, being of such a character, that they did not appear until a subsequent decision of the case, and therefore properly belong to the decisions of 1882. For the sake of brevity, many such cases as have merely reiterated long settled doctrine, and present no new points of application, have been omitted. In making this digest we have endeavored not to omit the salient points upon which the decision turned, and at the same time avoid an unnecessary recapitulation of detail. Its chief value will be found in bringing together many of the scattered decisions of a whole year, rendered in various Courts, into a systematic arrangement where they can be readily found in advance of the regular digests and officially reported cases, which usually are not brought up until a year or two after the cases have been determined; and to afford reference as to where a full report may be obtained if desired.

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### RELATING TO LIFE INSURANCE.

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#### COMPANY BOUND BY ACT OF ITS AGENT.

The policy provided for the payment of a premium at the office of the company, "or to their agent producing the receipt of said company," on or before the thirteenth day of July in every year during the continuance of the policy; that if any premiums should not be paid on or before the day when due, the policy should thereupon become forfeited and void, except as provided by the non-forfeiture law of Massachusetts; and that no person except the president or secretary was authorized to make, alter or discharge contracts, or waive forfeitures. The premiums were paid to and received by agents producing receipts—for 1871 on July 17; for 1872 on July 13; for 1873 on August 1; for 1874 on September 25. The assured died March 13, 1879. The premium for 1875 was not paid on or before July 13, and has never been received.

The evidence tended to show that some time before July 13, in that year, the assured and the plaintiff, being about to leave home, arranged with Edson C. Chick, a friend, to see to this payment for them; that some time before the day, Chick called upon the agents and inquired when the premium would be due, being ignorant of the precise day, and having no means at hand to ascertain it; that the agent said that their safe was locked and another agent was gone out with the key, so that the information could not then be given; that he then took Chick's address, and told him, that he would inform him seasonably of the day; that he never did inform Chick or the assured or the plaintiff of the day; that on the eighteenth day of August the assured took the requisite amount of money and started for the office of the agents, saying he would go there and tender the amount of the premium, and returned, saying he had done

so; that controversy soon arose about non-acceptance of the premium, which was renewed after the death, in which the agents and officers of the defendant were fully informed that a tender on that day was claimed to have been made, and did not deny or dispute it. There was a verdict for the plaintiff and an appeal taken.

**HELD**—These agents were well authorized to receive payment according to the terms of the policy itself, and to transact the whole of the business in behalf of the defendant. They were authorized to give all necessary information for the transaction of the business, and the defendant would be bound to the correctness of such as they should give. They were not asked to waive a forfeiture, for there was none; nor were they asked to make, alter or discharge any contract; they were merely asked for information, and undertook to give it, but did not, and misled those interested in keeping up the insurance. This was done in a matter intrusted to them, and the defendant, which intrusted them, ought to bear the consequences. Motion for new trial denied and stay of proceedings vacated.

United States Circuit Court, Southern District of New York.—*Selvege vs. John Hancock Mutual Life Insurance Company.*

#### INCOMPLETE CONTRACT NOT BINDING.

McC. made application to T., agent of an insurance company for an insurance on his life for \$1000; the application was in writing and was signed by him. At the same time he gave to T. his negotiable note for the premium at sixty days. T's authority was only to collect premiums and receive applications, not to contract. The application provided that it was to form the basis of the contract of insurance, "which contract shall be completed only by delivery of the policy." The application was forwarded to the home office, and in a few days a policy was returned to the agent which on its face provided: "This policy to take effect when countersigned by B. E. Tift, agent at Wheeling, West Virginia." The policy was never countersigned by Tift or delivered to McC. In about a month he died.

**HELD**—That no contract of insurance was consummated between the parties, and McC.'s administrator could not maintain a suit against the company for the policy or its amount. An application for insurance is a mere proposal which the company can accept, reject or modify and until the minds of the parties meet by an agreement upon all the terms, and all the conditions required are performed, no contract arises. A condition that the contract shall not take effect except upon the delivery of the policy, the delivery must be performed before the contract is complete. A condition that the policy is to take effect only when countersigned by "B. E. Tift, agent," must be complied with before the contract is consummated. That condition is a personal trust in the agent and cannot be delegated by him to another. A contract cannot bind the party proposing it until the acceptance of the other party is in some way actually or constructively communicated to him.

Supreme Court of West Virginia.—*Tingle vs. Phoenix Mutual Life Insurance Company.*

#### ASSIGNMENT TO ONE NOT HAVING AN INSURABLE INTEREST INVALID.

Henry L. Crosser, in consideration of the promise of the Scioto Trust Company to pay the premiums and one-tenth of the proceeds thereof at his death to his wife, assigned to said Trust Company a policy for \$5000 in the Protection Life Insurance Company of Chicago. On the death of Crosser, the Trust Company collected the face of the policy and paid to Mrs. Crosser \$500. Action was brought by the widow to recover the balance of the \$5000 with interest. The court below found for the defendants, holding the assignment to be valid. Case carried to the United States Supreme Court for review.

**HELD**—The policy executed on the life of the deceased was a valid contract, and as such was assignable by the assured to the trust association as security for any sums lent to him, or advanced for the premiums and assessments upon it. But it was not assignable to the association for any other purpose. The association had no insurable interest in the life of the deceased, and could not have taken out a policy in its own name. Such a policy would constitute what is termed a wager policy, or a mere speculative contract upon the life of the assured, with a direct interest in its early termination. Although the agreement between the trust association and the assured was invalid as far as it provided for an abso-

lute transfer of nine-tenths of the proceeds of the policy upon the conditions named, it was not of that fraudulent kind with respect to which the courts regard the parties as alike culpable and refuse to interfere with the results of their action. No fraud or deception upon any one was designed by the agreement, nor did its execution involve any moral turpitude. It is one which must be treated as creating no legal right to the proceeds of the policy beyond the sums advanced upon its security; and the courts will therefore hold the recipient of the moneys beyond those sums to account to the representatives of the deceased. It was lawful for the association to advance to the assured the sums payable to the insurance company on the policy as they became due. It was also lawful for the assured to assign the policy as security for their payment. The assignment was only invalid as a transfer for the proceeds of the policy beyond what was required to refund the sums, with interest. To hold it valid for the whole proceeds would be to sanction speculative risks on human life and encourage the evils for which wager policies are condemned. The judgment of the court below will therefore be reversed, and the cause remanded with direction to enter a judgment for the plaintiff for the amount collected from the insurance company, with interest, after deducting the sum already paid to the widow, and the several sums advanced by the defendant; and it is so ordered.

United States Supreme Court.—*Warnock vs. Davis.*

#### VALUE OF ASSESSMENT CERTIFICATES OF INSURANCE.

Certificates of insurance to the amount of \$5000 were issued on the assessment plan on the life of the husband of the plaintiff. She sued to recover the face value of the certificates. The defense was that the defendants were liable only for so much as might be collected by assessment from other holders of certificates.

**Held**—If the defendant's theory as to the true construction of the contract when the corporation compels a suit is to obtain, then a policy like the present is of little worth. True, if a person, *sui juris*, chooses to make a foolish contract, he must abide by its terms; but should not the contract be so construed as to make its contemplated benefits available? Despite some decisions to the contrary, this court cannot hold otherwise than that when suit has to be brought the recovery should be for the maximum insured, unless the defendant shows by pleadings and proof that said sum should be reduced. Even then, the strange result would follow that as to each outstanding certificateholder and his responsibility, a controversy might arise. The further the inquiry is pursued the greater the legal difficulties presented. The motion for new trial must be overruled.

United States Circuit Court, E. D. Missouri.—*Lueders vs. Hartford Life and Annuity Insurance Company.*

#### BENEFICIARIES UNDER A LIFE POLICY.

John A. Wilburn took out ten policies of insurance upon his life for the benefit of, and payable to his legal heirs, and some years after the policies were issued, died, leaving surviving him, his widow (his third wife), and eleven children. Of his children, five were by the first, and two by the second, and four by the third wife. The contest was over the distribution of the money realized from the policies. The widow demanded one-third, the children resisting this demand, but conceding a right to one-twelfth.

**Held**—Policies of insurance payable to designated beneficiaries are not the property of the decedent within the meaning of the statutes of distribution. The beneficiaries have the exclusive right to the money realized, the executor or administrator is not entitled to it, and it cannot, therefore, be regarded as property of a decedent, subject to distribution under the statute. In truth the policy is not the property of the insured in any sense, but is the property of the beneficiary from the day of its issue, for from that time he has the whole beneficial interest. The right of the beneficiaries in the policies taken out by the deceased is such as the contract confers, and is not a right arising by operation of statutory rules. The contract, and not the statute fixes their rights, and they have such rights only as the contract of insurance vests in them. We are, therefore, to look to the terms of the agreement, and not to the provisions of the statute, to ascertain the rights of the parties. All the heirs are to share alike in the benefit secured to them by the policies, and no one of them has a claim to superiority. The

appellant is one of several to whom a benefit has been granted, and she is neither the inferior nor the superior of her joint beneficiaries, but is their equal. Where a benefit is granted to several and their respective proportions are not specified, the beneficiaries take equally.

Indiana Supreme Court.—*Wilburn vs. Wilburn.*

#### HEIRS OF BENEFICIARY ENTITLED TO POLICY.

Action by Gloeckler as administrator of Amelia L. Gloeckler, formerly Glanz, to recover possession of a policy of insurance, upon the life of said Louis Glanz, conditioned to be paid upon his death to the said Amelia, who was his daughter. The policy was issued by the United States Life Insurance Company, in the year 1860, and was for \$5000. By the terms of the policy the company agreed to pay "the sum assured to the said Amelia, her executors, administrators or assigns, within three months after due notice and proof of the death of said Louis Glanz." Up to the time of the trial all premiums had been paid by the said Louis Glanz, the father of the beneficiary and the respondent herein, who had also had possession of the policy since its issue. The said Amelia was married in June, 1879, and died the August following. In October the respondent, Glanz, served upon the company notice of his intention and desire to change the beneficiaries in the policy.

HELD—That respondent has no rights under or control over the policy. The contract, of which the policy is the only evidence, was between the company on one side and Amelia L. Glanz on the other, and the company expressly covenants with her, "her executors, administrators and assigns," and it is clear that upon her decease the legal title in the contract vested in appellee, Gloeckler, as her legal representative. The court is aware of no principle that would authorize appellant arbitrarily and without the consent of appellee to defeat this vested right in him. Had appellant, when causing this policy to be executed to his daughter, desired to retain control over it in event of her death without issue, it would have been very easy to provide for such a contingency. But nothing of this kind was done. It follows that petitioner is legally entitled to the possession of the policy.

Illinois Supreme Court.—*Louis Glanz vs. Charles S. Gloeckler.*

#### MEDICAL EXAMINER'S CERTIFICATE AS EVIDENCE.

In an action for loss upon life policy, the company defended on the ground that interrogatories were not properly answered as to the disease of the insured; that he was suffering from Bright's disease of the kidneys at the time of his application for the policy. It was not shown that the insured was under treatment for the disease in question prior to or at the time of his application. The medical examiner's certificate annexed to the application, which was in defendant's possession, and which was introduced in evidence by them, shows that the urine of the applicant was examined.

HELD—That after introducing the medical certificate in proof, without any qualification, the company could not be permitted to impeach its integrity or assail the correctness of its statements. The court properly ruled out the attempts to explain, contradict, or impugn its recitals.

Louisiana Supreme Court.—*Maclin vs. New England Life Insurance Company.*

#### MISTAKE OF AN OFFICER OF COMPANY DOES NOT WAIVE PAYMENT OF PREMIUM.

The plaintiff sued to recover under a policy of \$5000 issued on the life of her husband. Policy provided for forfeiture for non-payment of premium within thirty days after it was due. There was a default in payment of premium, but it was claimed that an agent of the plaintiff called at the office of the company on the thirty-first day after the premium was due, and was told that the insured himself had attended to the matter. The insured, however, denied having paid the premium, and a few days later the amount was tendered, but refused by the company. The lower court gave judgment for plaintiff, which was affirmed by the general term, and the defendant appealed.

HELD—By the very terms of the policy, the policy ceased and determined by the non-payment of the premium within the time stipulated in the policy. It could then be revived or cen-



tinued in life only in one of three ways ; by a new agreement, by the operation of an estoppel or of a waiver. Here no new agreement was proved and none was alleged in the complaint. There was no estoppel as the plaintiff was in no way harmed or prejudiced by the mistaken or untrue statement made to her agent on the 10th day of February. Her policy had then elapsed, and it was too late for her to do anything to restore or continue it. There was no waiver of the forfeiture of the policy, because what was said by the secretary on that day was plainly said under a mistake of fact. He was led to believe from something he saw upon the books of the company that the premium had been paid when in fact it had not been. Ordinarily, a party should not be held to have waived a forfeiture, in the absence of facts constituting an estoppel, unless he intended to waive it, nor can he be held to have waived it unless he knew of the facts constituting the forfeiture. Here, if on the 10th day of February the secretary, knowing that the premium had not been paid, and thus that there was cause of forfeiture, had given further time of payment or had expressly waived the forfeiture or recognized the continued validity of the policy the company might have been held to have waived the forfeiture, so that the subsequent tender of payment would have been sufficient to continue the policy in life ; but it would be carrying the doctrine of waiver farther than is sanctioned by either principle or authority to hold that the defendant waived the forfeiture without knowing the facts causing it, and without intending to waive it.

Court of Appeals of New York.—*Louisa Robertson vs. Metropolitan Life Insurance Company.*

#### MISREPRESENTATIONS IN APPLICATIONS FORFEIT POLICY.

The plaintiff, Paul, applied to Talbott, agent of the *Ætna Life Insurance Company* for policies of insurance on his life, stating to Talbott that he suffered with hemorrhoids, and feared he would not be accepted. Talbott drew up the application which plaintiff supposed contained the facts regarding his physical condition. Whether it did or not, three policies were issued to him for \$5000, \$3000 and \$2000 respectively. Subsequently, he desired to change these, and surrendered his \$5000 and \$3000 for \$786 paid-up insurance, and it was agreed that \$150 should be allowed for the \$2000 policy to be applied in part payment of the first semi-annual premium on a \$10,000 policy. This estimate of values was accepted as fair and equitable by all interested. In obtaining the new \$10,000 policy, Paul made an application setting forth that he was in good health and denying that he was afflicted with any of the diseases mentioned in the application. Subsequently, the plaintiff desired to obtain the cash surrender value of his paid-up policy, and wrote a letter to the company stating that he had been in very bad health for a number of years, and that he had been suffering from a complication of disorders that placed his life in peril. This letter rendered it clear that the statements in his application for the \$10,000 policy were false. The company therefore, gave notice of cancellation and plaintiff brought suit to recover all premiums paid on all policies, including what he had paid on those he had surrendered for new insurance. The lower court gave judgment in his favor, from which appeal was taken.

HELD—That the original policies were valid notwithstanding the omission in the application of facts known to the agent. The admissions of the plaintiff's letter rendered it clear beyond controversy, that he was guilty of gross misrepresentations and concealments in the written application on which that policy was based. The application which is shown to have been filled up according to his dictation, represents him as being in good health in every respect, and sound in body and mind, while it appears from his letter that he was and for years had been suffering from a complication of disorders and ailments of a painful and aggravated character, and which if they had been disclosed at the time his application was made would have altogether prevented the execution of the policy. That these representations were false, and were known to be so by the plaintiff, and that the defendant relied upon them in issuing the policy, is, as the evidence now stands, beyond dispute. It thus appears that the policy was avoided in consequence of plaintiff's own fraud, and it necessarily follows from well established rules of law, that he cannot be entitled to a return of the premiums paid. Judgment reversed.

Appellate Court of the First District of Illinois.—*Paul v. Ætna Life Insurance Company.*



APPLICANT PRESUMED TO KNOW CONTENTS OF APPLICATION.

Thomas C. Fletcher administrator of the estate of C. S. Alford, brought suit to recover \$10,000 under a policy issued by the New York Life Insurance Company, on the life of Alford. The company defended on the ground that in his application defendant denied that he had certain diseases and that he had a medical adviser. It was shown that he died of diabetes, for which he was being treated when he made his application. The plaintiff, in reply, alleged that the application referred to in the answer was not written by Alford, but by a certain agent of the defendant, who induced Alford to make it, and that the answers were written in the application by the agent to suit himself, and not as Alford made them, and that the answers made by Alford were true; that Alford's signatures were not attached to the application as a verification of the answers therein, but at the request of the agent were signed and affixed to the paper to identify the same.

**HELD**—Every one who signs a document, like the application in this case, is presumed to know what he signed, and is to be held thereto, unless he can show, by competent evidence, that he answered the questions truthfully, and not as written down, and signed the application believing that the truthful answers made by him were correctly written, and contained in the application by him signed.

United States Circuit Court, District of Missouri.—*Thomas C. Fletcher, Executor vs. New York Life Insurance Company.*

ACCEPTANCE OF NOTE FOR PREMIUM DOES NOT WAIVE FORFEITURE.

In an action at law on a policy of insurance for five thousand dollars, issued by the defendant in error, on the life of John Y. Thompson, for the benefit of his wife, the plaintiff in error, the policy bore date January 24, 1870, and was to continue during the life of the assured, in consideration of an annual premium at four hundred and ten  $\frac{20}{100}$  dollars, payable on or before the 24th day of January in every year. Thompson died November 3, 1874. Thompson failed to pay premium, but instead gave a note conditioned that if the note was not paid the policy should be forfeited. It was contended that the acceptance of the note was a waiver of forfeiture, which the lower court denied.

**HELD**—The policy contained an express condition to be void if any note given in payment of premium should not be paid at maturity. We are of opinion, therefore, that whilst the primary condition of forfeiture for non-payment of the annual premium was waived by the acceptance of the notes, yet, that the secondary condition thereupon came into operation, by which the policy was to be void if the notes were not paid at maturity.

Supreme Court of the United States.—*Ruth E. Thompson vs. Knickerbocker Life Insurance Company.*

SICKNESS NO EXCUSE FOR NON-PAYMENT OF PREMIUM.

In a suit to recover on a policy for \$5000, one defense was non-payment of premium at the time specified. It was claimed that the insured had the money ready to pay but was taken sick and rendered physically and mentally incapacitated to do so.

**HELD**—That sickness or incapacity is no ground for avoiding the forfeiture of a life policy, or for granting relief in equity against forfeiture. The rule may, in many cases, be a hard one; but it strictly follows from the position that the time of payment of premium is material in this contract, and was decided in the case of *New York Life Insurance Company vs. Stat-ham*, 93 U. S., 24. Prompt payment and regular interest constitute the life and soul of the life insurance business; and the sentiment long prevailed that it could not be carried on without the ability to impose stringent conditions for delinquency. More liberal views have obtained on this subject in recent years, and a wiser policy now often provides express modes of avoiding the odious result of forfeiture. The law, however, has not been changed, and if a forfeiture is provided for in case of non-payment at the day, the courts cannot grant relief against it. The insurer may waive it, or may by his conduct lose his right to enforce it; but that is all.

Supreme Court of the United States.—*Ruth E. Thompson vs. The Knickerbocker Life Insurance Company.*

UNNECESSARY EXPOSURE VOIDS POLICY.

Action was brought on an accident policy for \$5000 on the life of plaintiff's husband, which policy contained the customary provision requiring the insured to use all due diligence for his personal safety and protection, and exempting the company from liability from death or injury in consequence of the assured's voluntary exposure to obvious or unnecessary danger. Insured in going from his hotel to the railway station to take a train, instead of using the public highway, walked along the track of the Lehigh Valley Railway Company, and was killed by a passing train.

**HELD**—That the conduct of the insured in walking upon the track preferably to the public highway, was an unnecessary exposure to danger within the meaning of the policy. Judgment for defendant.

Supreme Court of Massachusetts.—*Tuttle vs. Travelers' Insurance Company.*

POWER OF COURT TO ORDER RE-VALUATION OF POLICIES IN AN INSOLVENT COMPANY.

A receiver of an insurance company was appointed October 25, 1876, and the values of all policies then running were required to be estimated as of that date. An order was obtained by the receiver from the Supreme Court, requiring creditors to present their claims within six months from the date of the final publication of the notice of the order, and also appointing a referee to take proofs of claims. The notice was published and the time limited for the presentation of claims expired June 16, 1879. Before that date certain persons holding running policies presented their policies for valuation, and their claims were established and allowed under rules applied to such cases. Subsequent to that date the persons insured by such policies died, and application was made to the Supreme Court to have such policies revalued so that the claimants under them could have the enhanced value which they would be able to establish in consequence of the deaths. The court denied the motion "not as a matter of discretion resting with the court, but upon the ground of a lack of power in the court to admit any claims of death losses where the death occurred after the 16th of June, 1879.

**HELD**—Decision of lower court was in error. The Supreme Court had the power to order a re-valuation of the policies. The court may absolutely require that all claims shall be presented within a time limited in the notice or be barred. The only limit to the discretion of the court is the statutory limit that the notice must be one of at least six months; all else is within the discretion of the court. It may permit a claim to be presented after the time limited or order a re-hearing in reference to a claim that has been allowed or disallowed. It has jurisdiction of the entire subject, and may control all the proceedings until all the claims have been established and the fund finally distributed.

New York Court of Appeals.—*Attorney-General vs. Continental Life Insurance Company.*

LIMITATION OF TIME IN WHICH SUIT MAY BE BROUGHT.

The guardian of Eugene and Mary Anne Byrnes, minors, sued on a policy of insurance upon the life of their mother, for their benefit. The petition states that the mother died on the 10th of January, 1875, and alleges a full compliance with the conditions of the policy by the assured and the plaintiff. The answer denies that the assured and plaintiff fully complied with the conditions and requirements of the policy sued on, and alleges that the policy is void because of certain misrepresentations made by the assured to the defendant's agent, when she applied for insurance on her life. The plaintiff introduced the policy sued on, in evidence. It contained the following condition, upon which it was issued and accepted by the assured, viz.: "No suit shall be brought upon this policy unless brought within one year after the death of the person whose life is insured."

**HELD**—This is a written contract, and contains certain conditions and provisions, and the plaintiff has alleged that they were complied with. The defendant has denied it. That makes the issue upon every one of the provisions. It is necessary that the plaintiff should show by preponderance of testimony that the conditions have been complied with. So that we are unable to say, because there is not a special defense that this particular provision was not complied with, that therefore the defendant cannot avail itself of that defense. It is said that

because the beneficiaries here are minors that therefore the condition cannot be enforced. I have been unable to find any authority in support of that proposition, and it seems the counsel has not instanced any. A guardian can bring the suit, and is bound to bring it under the contract and according to the contract. It is not a suit that cannot be brought. It is not a suit that the parties, by reason of their disability cannot bring; but it is a suit which the guardian can bring, and is bound to bring, I think, in accordance with the terms of the contract. If I could see my way clear to rule otherwise, I confess I should be glad to do it, because I have not much sympathy with this sort of defense in a suit of this kind; but the law being as it is, I think the instruction will have to be given. Plaintiff took non suit.

Circuit Court E. D. Missouri.—*O'Laughlin vs. Union Central Life Insurance Company.*

#### MARRIED WOMEN AS INSURERS.

The plaintiff brought suit against an association of ladies, who agreed by the constitution and by-laws of their society to pay to any one of their number whose husband might die, the sum of \$50 to defray funeral expenses. The plaintiff's husband died and she brought this suit to enforce the obligation of the constitution and by-laws against the members of the association. It appeared by the evidence that at the time the alleged contract was entered into the plaintiff and the members of the association were married women and it did not appear that any of them had separate estates. There was judgment for the defendants in the court below, and plaintiff appealed.

HELD—That under the laws in force in this State a married woman cannot enter into any contract except with reference to their separate estate, if they have any, and consequently that an agreement of a number of married women cannot constitute a contract. That no statute of this State makes this case an exception to the rule; that §5978 of the Revised Statutes authorizes married women to contract with other persons for the insurance of the lives of their husbands, but does not authorize them to insure the lives of the husbands of each other.

St. Louis Court of Appeals.—*Bruner vs. Thiesner.*

#### COMPANY NOT OBLIGED TO SEND NOTICE OF PREMIUM DUE.

In an action to recover under a \$5000 policy, it was claimed to be the usage of the company to send notice of premiums due, which had not been done in this case.

HELD—The failure to send notice to the insured when his premium became due is no excuse for non-payment. The assured knew, or was bound to know, when his premiums became due. The case of *Insurance Company vs. Englestone* (96 United States, 572) is cited in support of this replication. But in that case, the customary notice relied on was a notice designating the agent to whom payment was to be made, without which the assured could not make it, though he had the money ready. As soon as he ascertained the proper agent he tendered payment in due form. It is obvious that the present case is very different from that. The reason why the insurance company gives notice to its members of the time of payment of premiums is to aid their memory and to stimulate them to prompt payment. The company is under no obligation to give such notice and assumes no responsibility by giving it. The duty of the assured to pay at the day is the same, whether notice be given or not. Banks often give notice to their customers of the approaching maturity of their promissory notes or bills of exchange; but they are not obliged to give such notice, and their neglect to do it would furnish no excuse for non-payment at the day.

Supreme Court of the United States.—*Ruth E. Thompson vs. The Knickerbocker Insurance Company.*

#### WHERE DIVIDENDS ARE PROVIDED FOR, INSURED IS ENTITLED TO NOTICE BEFORE FORFEITURE OF POLICY.

The policy was issued upon the half-note plan. The insured was permitted to discharge one-half of the first four payments by notes (the interest thereon to be paid in advance) and upon the fifth and subsequent payments to have his dividends, if any, applied in reduction of the premium. Prior to the maturity of the premiums due in 1872, 1873, 1874 and 1875, the com-

pany sent printed notices to the insured, showing when the premiums became due, the amount of cash to be paid as premium and as interest on the notes, and the amount of the additional note to be given. These amounts were in each case tendered and accepted by the company a considerable time after the maturity of the premiums. On October 6th, 1876 (fourteen days after the premium for that year was due) a similar notice was sent to the insured, but was by mistake sent to the wrong post office and never reached him. On the same day the insured was killed. On October 9, 1876, the amount of the premium was tendered on behalf of the beneficiaries and refused by the company on the ground that the policy was forfeited for non-payment of the premium when due.

HELD—Although the policy required payment annually of a specific sum as a premium, that stipulation must be construed in connection with the agreement set out in the application, that the premium might be discharged *pro tanto* by such dividends as were allowed to the insured from time to time. Whether the company, in any particular year, declared dividends, and what amount was available in reduction of the premium, were facts known, in the first instance, only to the company, which had full control of the matter of dividends. It certainly was not contemplated that the insured should every year make application, either at the home office, or at the office of its general agent in order to ascertain the amount of dividends. The understanding between the parties upon this subject is, in part, shown by the practice of the company. Independently of that circumstance, and waiving any determination of the question whether the forfeiture was not absolutely waived by the act of the general agent, in sending notice to the insured after the day fixed for the payment of the premium due September 20, 1876, it was, we think, the company's duty, under any fair interpretation of its contract, having received information as to the post office of the insured, to give seasonable notice of the amount of dividends, and thereby inform him as to the cash to be paid in order to keep alive the policy.

Supreme Court of the United States.—*The Phoenix Mutual Life Ins. Co. vs. Caroline R. Doster.*

#### WAIVER TO BE EFFECTUAL MUST BE WITH FULL KNOWLEDGE OF FACTS.

On January 29, 1878, Adolphe Bennecke procured from the Connecticut Mutual Life Insurance Company, through John Ansley, its agent at Bloomington, Illinois, a policy of insurance on his life, for two thousand dollars, for the benefit of Amelia Bennecke, his wife. It contained the usual stipulation against Southern travel, except with special permission of the company and payment of an extra charge. On the margin appeared the following: "Agents of the company have no authority to make, alter or change any condition of the policy, nor to waive forfeiture thereof." Bennecke left his home at Bloomington, Illinois, on September 26, 1878, and went to New Orleans, without the consent of the insurance company first obtained. He remained there until October 15, 1878, when he died at the hospital Hotel Dieu, in that city, of yellow fever. Ansley had been agent of the Connecticut Mutual Life Insurance Company at Bloomington, Illinois, from 1863, up to and including October, 1878. On October 16, 1878, he first heard that Bennecke had gone to New Orleans. On October 17, Ansley called on Haker, the assured's brother-in-law, told him that he had heard that Bennecke was then in New Orleans; that on account of this violation of the condition of the policy his insurance was forfeited; that a Southern permit costing twenty dollars should be paid for, and advised him to pay it for Bennecke. Haker at first said he knew nothing about it and refused to pay the twenty dollars. He then said he would look into the matter. The same day, after a consultation with Mrs. Bennecke, Haker went to Ansley's office and paid him twenty dollars, and took from him a receipt. At the time of taking this receipt, neither Haker nor Ansley, nor Bennecke's wife or friends, knew that Bennecke was dead. On receiving the twenty dollars from Haker, Ansley forwarded the money to Stearns, Dickinson & Co., the State agents of the insurance company, at Chicago, Illinois, and they acknowledged the receipt of the money by letter. But no permit was forwarded to Ansley by the company. When Ansley heard of the death of Bennecke, he tendered back to Haker the \$20 paid on the ground that Bennecke was dead before the permit was asked for. The Circuit Court gave judgment for defendant.

**HELD**—The judgment of the Circuit Court is affirmed. A waiver of a stipulation in an agreement must, to be effectual, not only be made intentionally but with knowledge of the circumstances. There is no pretense in this case that the insurance company was advised of the material facts when its supposed waiver and ratification of the acts of its agent took place. The contention of the plaintiff in error is that the insurance company waived a forfeiture of the policy when it was totally ignorant that any forfeiture existed. And the waiver of a forfeiture is deduced from a permit which is itself deduced from the fact that an agent, himself ignorant of the material facts, agreed to apply to the company for the permit, and received and forwarded the money to pay for it. The very purpose for which a permit was asked shows that both parties were ignorant of the facts which it was necessary the company and its agents should understand before any effect could be given to its alleged waiver of the forfeiture. Permission was asked that Bennecke might reside and travel South of a certain parallel. This implied that he was living and able to travel. But the findings show he was dead when the permit was applied for. If the company had given him a formal permit in writing to reside and travel South of the thirty-second parallel, he being dead at the time, and the company ignorant of the fact, it would be a complete *non sequitur* to hold that this amounted to a waiver of a forfeiture of the policy unknown to the company, and consequent upon his doing the act for which a permit was asked, and which was in violation of a condition of the policy. The case may be thus stated : The right of the plaintiff in error to a recovery rests on a waiver by the insurance company of the forfeiture of the policy. But there has been no direct waiver. The waiver is deduced from the permit. But there has been no formal permit. The permit is inferred from the fact that Ansley, a local agent, who had no knowledge of the death of Bennecke, applied for a permit to other agents who were also ignorant of the death of Bennecke, and remitted to them the money therefor which they retained, but which Ansley tendered back, using for the tender other moneys of the company ; the company itself, the principal of these agents, being all the time ignorant that Bennecke had forfeited his policy by a violation of its conditions, or that he had died in consequence of such violation, or that after his death a permit to allow him to reside and travel in the forbidden region had been applied for, or that any money had been handed to its agent to be paid over as the consideration for such permit. Under the circumstances, the claim that the company had waived forfeiture is without support.

United States Supreme Court.—*Amelia Bennecke vs. Connecticut Mutual Life Ins. Co.*

## RELATING TO FIRE INSURANCE.

### ORAL CONSENT FOR ADDITIONAL INSURANCE CANNOT BE ASSIGNED.

Action upon a policy of insurance upon a stock of goods. The policy was issued to one Nicholas Hower, who was at the time of its issuance the owner of the goods. Afterwards Nicholas sold the goods to the plaintiff, and, with the consent of the company, assigned to him the policy in suit. In the policy is a condition against other insurance. The condition is in these words : " If, without written consent hereon, there is any prior or subsequent insurance, \* \* \* this policy shall be void." After the assignment of the policy by Nicholas to the plaintiff, the latter obtained in another company additional insurance in the sum of \$300, and within a month thereafter the goods were burned. No consent of the defendant company to the subsequent insurance was indorsed upon the policy. The defendant for answer avers that the obtaining of the subsequent insurance was a violation of the policy. There was a trial to a jury, and verdict and judgment were rendered for the plaintiff. The defendant appeals.

**HELD**—The objection, where there is any to additional insurance arises by reason of what is called the moral hazard, and the moral hazard depends mainly upon the character of the insured. The defendant, we can conceive, might be willing that Nicholas Hower should have additional insurance, and not be willing that his assignee, the plaintiff, should. The plaintiff contends, however, that the permission was actually given to him. His position is that when he took an assignment of the policy he took the permission with it ; or, in other words, that



the permission, though oral, ran with the policy. No authority is cited in support of such position, and none, we think, can be found, nor are we able to discover any principle which would justify such a ruling. In our opinion the court erred in admitting the evidence, and the judgment must be reversed.

Supreme Court of Michigan.—*Hower vs. State Insurance Company.*

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PRIOR INSURANCE MEANS ADDITIONAL INSURANCE.

The policy provided that "if the insured shall have or shall hereafter make, any other insurance on the property insured or any part thereof, without the consent of the company written upon the policy, in such case the policy should be void." There was, at the time of the issuance of the policy, insurance upon the property in the North German Insurance Company to the amount of \$700. After the issuance of the policy the plaintiff obtained insurance upon the property in the Northwestern National Insurance Company to the amount of \$500. The defendant's agent, at the time of the issuance of the policy, indorsed thereon these words: "Seven hundred dollars additional insurance permitted." No other consent to insurance was written upon the policy. At the time of the loss the plaintiff had insurance upon the property to the amount of \$1200 in addition to the policy in suit. The defendant claims that the condition against other insurance was violated when the plaintiff obtained insurance in the Northwestern National Insurance Company. The lower court gave judgment for plaintiff from which appeal was taken.

HELD—The consideration which we deem of controlling importance is that the policy expressly provides that it shall be void if there is additional insurance, not consented to by written permission, indorsed upon the policy. The words in question should be construed with reference to this provision. If we should hold that they do not mean prior insurance, then no consent in writing was given to prior insurance. We must construe it as a person might naturally be expected to understand it who should read it intelligently in connection with the policy. Taking this view of it, it appears to us that judgment must be reversed.

Supreme Court of Iowa.—*Behrens vs. Germania Insurance Company.*

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INVALID INSURANCE IS ADDITIONAL INSURANCE.

A policy of fire insurance contained the condition that the insured should not be entitled to recover if he should thereafter make any insurance in any other company on the property insured without obtaining the consent of the secretary. The insured did thereafter enter into a contract of insurance upon the same property with another company, which, however, by reason of misrepresentation on his part, and by reason of such prior insurance, was by its terms "void."

HELD—That the condition recited was broken, and the insured could not recover.

Supreme Court of Minnesota.—*Funke vs. Minnesota Farmers Mutual Association.*

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ADJUSTMENT OF LOSS HELD TO BE A COMPROMISE.

A loss occurred under a policy issued to Martin, an adjustment was made and endorsed on the policy as follows: "New Orleans, 15th June, 1875. A partial loss on this policy, amounting to \$7,905.09, is hereby acknowledged and made payable to Mr. J. J. Martin, in sixty days after date. (Signed) P. Fourchy, President." The plaintiff discounted the adjusted loss, and took an assignment of it. The defendant refused to pay at maturity, and plaintiff brought suit. The defendant appealed from the judgment below.

HELD—This is not an action on the policy, and it is not competent to set up a breach of warranty. It is an action on the adjustment. There remains nothing but the new and independent contract, partaking strongly of the nature of a transaction of compromise, which must stand upon its own merits, and which must be enforced, unless the defendant can establish a clear defense of fraud or error. The burden of proof lies upon the defendant, and he must establish it with clearness and certainty. Judgment affirmed.

Supreme Court of Louisiana.—*Godchaux vs. Merchants Mutual Insurance Company.*



**AGENT'S APPOINTMENT.**

Defendant, a foreign insurance company, appointed plaintiffs as its agents to place risks and transact its business, and issued a commission or appointment to plaintiffs as such agents, and subsequently, in its reports to the Auditor of the State, and in taking out its annual licenses and certificates for the transaction of business in the State, and by letters to the Auditor from its secretary, named the plaintiffs among its authorized agents for the ensuing year.

**HELD**—That defendant, by complying with the State statute from year to year, designating plaintiffs as its agents, does not necessarily imply an agreement or intention to continue plaintiffs as such agents for any special time. Promises held out by the secretary of the company, in the absence of proof of his authority to bind the company, cannot be construed into an agreement to change the terms of the plaintiff's appointment from an agency at will to an agency for a fixed term.

U. S. District Court, N. D. Illinois.—*Davis et al vs. Niagara Fire Insurance Company.*

**AGENT'S CONSENT TO VACANCY CONTINUOUS.**

The policy contained a provision rendering the policy void if the property should be vacant without the consent of the company indorsed thereon. It was occupied until January 7, 1875, when it became unoccupied. The agent of the company then inserted in the policy: "The dwelling being unoccupied for a short time, but being in charge of a trusty person living near by, shall be no prejudice to this policy."

**HELD**—That this clause was not limited to the then existing vacancy, but would apply to a subsequent vacancy during the term of the policy.

New York Court of Appeals.—*Steen vs. Niagara Insurance Company.*

**MISTAKE IN DESCRIPTION OF PROPERTY BY FAULT OF AGENT.**

Upon an application for a fire insurance policy the insured stated to the general agent of the company who was authorized to make out the policy in question, that the property was leasehold, and requested that it should be so described in the policy; but through the mistake of the agent this was not done, and his omission to do so was not noticed by the insured till after the loss had occurred. A bill was filed by the insured to have said mistake corrected and the policy reformed, and for the payment of the amount of the loss.

**HELD**—That under the circumstances the complainant was entitled to have the policy reformed so as to make it express the contract of the parties, and to a decree for the amount of the loss sustained. The law is well settled that where the general agent of a company is intrusted with the power to make and issue policies, and the insured fully and frankly discloses all facts material to the risk, and the agent in making out the policy through fraud or mistake fails to state such facts, such error or fraud on the part of the agent cannot be relied on by the company in avoidance of the policy, and a Court of Equity upon application will reform the policy so as to make it express the real contract between the parties.

Maryland Court of Appeals.—*Ben Franklin Insurance Company vs. Gillette.*

**AUTHORITY OF AGENT.**

One Heminway wrote for the assured and delivered to him a fire policy of insurance, upon which was indorsed "D. C. Heminway, agent." The policy contained no limitation upon the agent's authority, and no intimation was given to the insured of the existence of any restriction.

**HELD**—That H. is to be regarded as the general agent of the company so far as to bind it for any act by him done within the apparent range of his employment. The policyholder cannot be affected by any limitation existing upon the agent's authority not communicated to him. The agent had power, on behalf of the company, to receive notice of sale and conveyance of the property insured, to waive the condition of the policy and assent to the alienation. If the agent used such language to the assured as reasonably led him to believe that the life of his policy would be secure without any further act on his part, the defendant company cannot

take advantage of an omission on his part thereby induced, to work a forfeiture of the contract of insurance. In *Insurance Company v. Wilkinson*, 13 Wall. 234, Miller, J., says in speaking of insurance agents: "The agents are stimulated by letters and instructions to activity in procuring contracts, and the party who in this manner is induced to take out a policy rarely sees or knows anything about the company or its officers by whom it is issued, but looks to and relies upon the agent who has persuaded him to effect insurance, as the full and complete representative of the company, in all that is said or done in making the contract. Has he not a right so to regard him? The powers of the agent are *prima facie* co-extensive with the business intrusted to his care, and will not be narrowed by limitations not communicated to the person with whom he deals." That the authority of the agent will be assumed to be general in all matters relating to the effecting of the insurance was maintained by Sharswood, J., in *Mentz v. Lancaster Fire Insurance Company*, 79 Penn. St. 476, a case which is cited with approbation by Chancellor Runyon, in *Combs v. Shrewsbury Insurance Company*, 7 Stew. 403. That such an agent may assent to alienation and waive conditions on behalf of an insurance company is established by numerous authorities.

New Jersey Court of Errors and Appeals.—*Millville Mutual Marine and Fire Insurance Company vs. Mechanics and Workingmens Building Association*.

#### ARBITRATION UNDER THE OHIO VALUED POLICY LAW.

In a suit to recover under a policy the defense was that the insuring company or the insured might, at any time after the filing of the claim, have the amount of damage submitted to appraisers, and that no action should be maintained at law against the company until an appraisal and award shall have been made. The plaintiff contended that what is known as the Howland law abrogated this provision, even if otherwise binding.

HELD—A provision of this kind is valid where it simply provides for an arbitration as to the amount of loss, although it would be invalid if it provided for an arbitration of the liability, as well; so that the only question is: Is the effect of this provision annulled by the passage of this act? It provides that the insurer shall cause the building or structure insured to be examined by an agent of the insurer and a full description thereof to be made and the insurable value fixed by the agent, and, in case of total loss, the whole amount mentioned in the policy of insurance upon which the insurers receive a premium shall be paid. If this policy were the only policy upon the building destroyed, there could be no question but that this clause would be entirely abrogated by the law, the intent of which is to dispense with all questions as to the amount of loss in case of total loss, making the sum named in the policy conclusive. The act further provides that "in case there are two or more policies upon the property, each policy shall contribute to the payment of the whole or the partial loss in proportion to the amount of insurance mentioned in each policy, but in no case shall the insurer be required to pay more than the amount mentioned in its policy." This last clause reads somewhat like a riddle because it does not say what the proportion shall be determined by; but that each policy shall contribute to the payment of the whole or partial loss in proportion to the amount of insurance mentioned in each policy. The proportion of the amount of insurance in each policy to what? But upon a careful examination it seems to the court that the fair intent of that language can only be that in case there is more than one policy upon the property, each policy shall contribute to the payment of the loss, the actual loss, in the proportion which the amount of its policy bears to the entire amount of insurance. To say that it means to contribute to the payment of the loss considering it as fixed by the entire amount of insurance in the proportion of the amount of its insurance to all the insurance is simply a roundabout way of saying that it must pay the entire amount of its policy, no matter how many policies there may be, because the proportion of its policy to all the insurance will always be the amount of its policy; the Legislature must have meant something by inserting this clause; and I am unable to see any other meaning to it than that it was not intended to provide that where there is more than one policy, each company shall pay the entire amount mentioned in its policy; in other words, that where there is more than one policy, the amount named in it is not made conclusive. And that being the case, it follows, upon the state of the pleadings, it being admitted by no reply being filed to the answer that this clause has never been waived, and it being valid, because it

provides only for an appraisal of the amount of loss, and not the question of liability, that the action was prematurely brought, and the motion for the new trial will have to be granted, the verdict set aside and the petition dismissed.

Supreme Court of Cincinnati.—*Cincinnati Coffin Company vs. Home Insurance Company.*

#### ARBITRATION NOT A CONDITION PRECEDENT TO BRINGING ACTION.

The policy provided, among other things, that if any difference should arise touching a loss or damage, the matter should, at the written request of either party, be submitted to impartial arbitrators, whose award, in writing, should be binding on the parties as to the amount of such loss or damage, but should not decide the liability of the company; also, that no suit should be sustainable until after an award should have been obtained in the manner provided, nor unless it was commenced within twelve months after the loss should occur. The fire occurred October 17, 1876. After some delay, plaintiff, on May 24, 1877, requested that the company would arbitrate, and that arbitrators should be chosen in twenty days and suggested that each party name one impartial arbitrator and that the two thus chosen select a third. July 11, defendant sent a notice that it agreed to arbitrate and would name an arbitrator; July 21, it named one. On the twenty-sixth of the same month, plaintiff refused to accept the person named as an impartial arbitrator, on the ground that he was the president of an insurance company. The defendant refused to name another, and in September this action was commenced. On the trial the defendant moved for a non-suit on the ground, among others, that no award had been obtained. The court refused the motion.

HELD—As neither the number of arbitrators nor the manner of their appointment was specified in the policy, and there was no way provided whereby their appointment could be procured or their award obtained within the time limited for the bringing of the action, the clause could not be treated as a condition precedent, compliance with which was essential to the bringing of the action, but as an independent covenant merely, collateral to the agreement to pay. (20 Sup. Co., N. Y., 611). Judgment of the court below in favor of the plaintiff affirmed, upon the opinion of the general term (reported in 24 Hun., 565).

New York Court of Appeals.—*Mark vs. National Fire Insurance Company.*

#### APPLICATION PART OF CONTRACT.

By the terms of a fire insurance policy the application was made part of it, "to be used and resorted to in order to explain the rights and obligations of the parties thereto."

HELD—In a suit on the policy, that the application and policy were parts of one contract and that the policy could not be given alone in evidence by the insured.

Supreme Court of Pennsylvania.—*Lycoming Insurance Company vs. Sailer.*

#### CANCELLATION OF POLICY.

The plaintiff instituted the action in the Circuit Court of St Louis county to recover \$2500 on a policy of insurance issued by defendant on his stock of goods. It appeared from the testimony that B., an insurance broker in St. Louis, undertook to procure for plaintiff insurance in various companies to the aggregate amount of \$15,000. He (B) prepared an application containing a diagram of plaintiff's premises, on which he wrote the name of each company, as its assent was obtained, for the sum for which it was to insure. The list, when completed stood thus: Citizens', \$2500; American Central, \$2500; The Boatmen's, \$2500; The Commercial, \$2500; The Amazon, \$3000; the St. Louis, \$2000. B. obtained all these policies and delivered them to plaintiff. On the application and on the policy issued by defendant there were memoranda showing that the total insurance was to be \$15,000. Sometime afterwards, while plaintiff was in Louisiana, the agent of the Amazon gave B. notice that its policy was canceled, and requested its return. B. thereupon proceeded to get other insurance, and had obtained a policy of \$1800 in the Pennsylvania Insurance Company, when the loss occurred.

HELD—Adopting *in toto* the opinion of the Court of Appeals, a policy is a contract between the insurer and the insured; nothing in its nature implies that one party may at any time

declare it ended. If, by express stipulation, the insurer may cancel it at pleasure, that fact must be distinctly shown; it can never be presumed. Unless, in the present case, it satisfactorily appeared that the Amazon policy, by virtue of a power reserved to the company, or by agreement of the parties, was duly canceled before the happening of the loss, it cannot be questioned that the plaintiff failed to make out a case, and the demurrer to the evidence was properly sustained. That the policyholder could not recover, if the total of his insurance exceeded the stipulated limit, is too well settled to admit of discussion. There was nothing in the case to show that plaintiff had ever consented to a cancellation of the Amazon policy, or that the company had reserved the power of cancellation. No authority is shown in B. to consent for plaintiff to the cancellation. His agency to procure the insurance implied no authority to destroy it when procured, and vested in his principal. No question can be raised as to plaintiff's responsibility for the act of B. in procuring the additional policy in the Pennsylvania Insurance Company, since the pleadings show he ratified the act and accepted the policy. Affirmed.

Supreme Court of Missouri.—*Rothchild vs. American Central Insurance Company.*

#### NOTICE TO AGENT OF INSURED OF CANCELLATION SUFFICIENT.

This was an action to recover for a loss under a policy of insurance on the plaintiff's picture-frame manufactory and contents. The defense set up in the case was that prior to the loss the policy was canceled by defendant.

HELD—Whether the alleged cancellation was effectual must depend on the interpretations of the policy relating to that subject. The policy provided that it could be terminated by either party, upon giving notice to the other. It appears that in this case notice was given to an agent of the plaintiff while he had possession of such policy. He was at the time acting as the agent of the plaintiff, and they must be bound by the notice given to him.

Appellate Court of Illinois, First D.—*Newark Fire Insurance Company vs. Sammons.*

#### CONDITIONS OF POLICY TO BE CONSTRUED IN FAVOR OF THE INSURED.

The Commercial Union Assurance Company of London, issued a fire policy to the plaintiffs for \$5000, for one year, from the second day of July, 1880. The property covered was described in the written part of the policy, which reads thus: "\$5000 on their stock in trade as wholesale grocers, comprising all articles kept for sale in such stocks, in, etc., Nos. 107 and 109 South Meridian street, Indianapolis, Indiana; \$50,000 total insurance. Permission is hereby granted the assured to keep fifty pounds of gunpowder on the premises without prejudice to his policy." It is provided in the printed part of the policy that "if the assured shall keep or use gunpowder, fire-works, nitro-glycerine, phosphorus, saltpetre, nitrate of soda, petroleum, naphtha, gasoline, benzine, benzole, or benzine varnish; or keep or use camphene, spirit gas, or any burning fluid or chemical oils, without permission in this policy, then, and in every such case, this policy shall be void." Also, that "this company shall not be liable . . . for any loss caused by the explosion of gunpowder or any explosive substance." The building and its contents were destroyed by fire during the life of the policy, and this suit is brought to recover the amount of the risk. The insurer sets up in its answer that at and before the fire the assured had in the building described in the policy 218 pounds of saltpetre, without the insurer's written consent in the policy. To this the assured replies that saltpetre is an article in a wholesale grocer's stock; that it is usually kept for sale as a part of such stock; that they had on hand at the time the insurance was taken, and at the time of the fire, for sale to their customers, and for no other purpose, from one to three hundred pounds of saltpetre—that being a reasonable amount and no more than their trade demanded; and that the insurer knew the assured were carrying on the business of wholesale grocers at the time the risk was taken. The insurer demurs to this paragraph of the answer.

HELD—The insurer knew at the time the risk was taken that it was insuring a stock of wholesale groceries, and in describing the property insured language was employed broad enough to include all articles kept for sale in such stocks. Besides this, the demurrer admits

that saltpetre is usually kept for sale by wholesale grocers, and that it was in fact an article in the stock of the assured at the time the risk was taken. The keeping of saltpetre, under these circumstances, should not be allowed to avoid the policy. The assured are entitled to a liberal construction of the contract, the written part of which embraces all articles belonging to a wholesale grocer's stock. Saltpetre, as already stated, belongs to such stocks; therefore, it may be said written permission was given in the policy to keep saltpetre. Insurance companies, it is known, are in the habit of preparing their contracts to suit themselves, and where doubts arise in their construction it is not unfair to resolve these doubts against the insurer. Conditions and warranties in policies, especially where numerous and in fine print, should be strictly construed against the insurer, and if in reading the written part of the policy in suit, in connection with the condition or warranty which is relied on by the insurer, there be doubts as to whether it was intended to include saltpetre in the risk, the assured are entitled to the benefit of these doubts. It does not appear from the policy in suit that any increased rate was expected for keeping saltpetre; and written permission being given to keep gunpowder—a much more explosive and dangerous substance than saltpetre—it would be unreasonable, if not unjust, to hold the policy void because the latter was kept. The demurrer is overruled.

United States Circuit Court, Indiana.—*Stout vs. Commercial Union Insurance Company.*

#### EXISTING CONTRACT OF INSURANCE CANNOT BE CHANGED BY NEW RULES.

Becker sued on a policy of fire insurance, which was defended by the company on the ground that the premises were vacant at the time of the burning, and the court below sustained the defense. The policy contained no clause suspending or destroying the policy for this cause, but more than a year after its issue a by-law was passed by the directors whereby a policy was made to cease on twenty days' vacancy of the building insured.

HELD—If the contract was valid when made there was no power in the corporation to avoid its own agreement. Existing by-laws are in such cases of mutual insurance very properly regarded as entering into the contract and binding the members and open therefore to inquiry. But a contract once made with a member cannot differ in its essence from one made with any one else, and he cannot without his consent be brought into changed responsibilities, which import new terms into the agreement itself. Whatever force new by-laws may possibly have in regard to other matters, they cannot be allowed to destroy express contracts. This principle has been repeatedly recognized as applied not only to by-laws, but to other action of a similar character.

Supreme Court of Michigan.—*Becker vs. Farmers' Mutual Insurance Company.*

#### LOSS BY EXPLOSION CAUSED BY FIRE.

A fire insurance policy contained a clause of exemption from liability for any loss that might be sustained from certain specified causes, among which was, that "for any loss caused by the explosion of gunpowder or any explosive substance; nor by lightning (unless specially mentioned); or explosion of any kind unless fire ensues, and then for the loss or damage by fire only, which loss shall be determined by the value of the damaged property, after the casualty by explosion or lightning." The insured property (sulphuric acid) was in a house which was prostrated during a storm. The house in falling broke the pan or acid chamber containing the acid, and the contents were thereby wasted.

HELD—That if the prostration of the building and consequent breaking of the acid chamber were produced by an explosion of any kind, without being caused by a precedent conflagration, within the meaning of the policy, there was no liability on the part of the defendant. That if any part of the loss was occasioned by fire that ensued the fall of the building, the loss thus produced would have been covered by the policy, even though the fire had originated in an explosion. That where a fire has occurred and is in progress, the effects of which are covered by the policy, and an explosion takes place as an incident or result thereof—so as to increase the loss—the whole damage or loss thus produced should be regarded as within the protection of the insurance, in a case where the policy contains the exemption from liability for explosion.



That it is a question for the jury to determine in all such cases, whether there has been an explosion, how and by what means produced, and whether the loss sustained was directly caused by the explosion or by an antecedent or subsequent fire, within the risk assumed by the insurers.

Maryland Court of Appeals.—*Transatlantic Insurance Company of Hamburg vs. Dorsey.*

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DESTRUCTION BY A TORNADO IS DESTRUCTION BY LIGHTNING.

The plaintiff's house was destroyed by a tornado in 1878, which did great damage to much property in the vicinity and killed a number of persons. A clause in the policy stated "that this policy is liable for any loss or damage caused by lightning to the property insured, not exceeding the sum insured nor the interest of the assured, and subject in all other respects to the terms and conditions herein mentioned and referred to." Due notice and proofs of loss by "lightning" were made and served as required by the policy. The defendant denied all liability, on the ground that lightning was not an agency in the destruction of the building insured. Twenty witnesses, including an expert from St. Louis, were sworn and examined in behalf of the plaintiff. At the close of the plaintiff's testimony the defendant moved for a non-suit, which was denied by the court. Thereupon four expert witnesses were sworn and examined on the part of the defendant, to wit, James C. Watson, W. W. Daniels, and J. E. Davis, of the University of Wisconsin, and Thomas C. Chamberlain, of Beloit College, and State Geologist, and who was at Mineral Point at the time of the storm and witnessed the inception of the tornado. At the close of the defendant's testimony it renewed its motion for a non-suit, which was granted by the court, and from judgment entered thereon appeal was taken.

HELD—It certainly cannot be the province of the court, in an action at law triable by a jury, to determine abstruse and occult scientific facts, even when enlightened by the wisdom of learned experts, especially where their opinions are in conflict. We have no disposition to disparage that class of testimony, for it is frequently very highly instructive, especially when confined to the admitted facts of a given case; but its province is to aid those who are required to determine the facts, and in such a case they are to be determined by the jury. Whether the wind theory of the defendant's experts, or the electric theory of Professor Tice is correct or not, may have an important bearing upon the weight of the evidence, circumstances, and inferences tending to prove or disprove the presence of disruptive discharges of electricity as an agency in the destruction of the plaintiff's house. Assuming that two forces were present—wind and electricity—either of which was sufficiently powerful to be an agency in the destruction of the building, yet it would not be for the court to say that such destruction was wrought wholly by the one to the entire conclusion of the other. The question for the jury is whether lightning was an efficient agency in such destruction; and the question for the court is whether, within the rule stated, there is any evidence tending to prove that lightning was such an agency. The majority of the court being of opinion that there is such evidence, the judgment of the Circuit Court is reversed, and the cause is remanded for a new trial. [The opinion considers at length the testimony of the experts, and the destructive agencies combined in a tornado].

Supreme Court of Wisconsin.—*Spensley vs. Lancashire Insurance Company.*

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ILLEGAL SEIZURE OF PROPERTY INSURED DOES NOT INVALIDATE POLICY.

In an action on a policy of fire insurance upon a mill and distillery, the policy required that liens upon the property insured should be disclosed in the application, and that a failure to do so should avoid the policy, and that if any change should take place in the possession of the property by legal process it should avoid the policy. The defendant claimed that prior to the application a distraint warrant had been issued upon an assessment made by the Commissioner of Internal Revenue, and the property seized thereunder, and that such tax was a lien on the property and not disclosed; that such seizure was a change of possession within



the policy ; that the policy had been canceled. The plaintiff denied the legality of the tax, the sale by virtue thereof, and the cancellation of the policy.

**HELD**—The change of possession which should work a forfeiture of this policy should not only be a change of possession, in fact, if it be by virtue of legal process, but it must have been a change of possession by virtue of a valid legal process. If it were not a valid legal process it would be of no binding force upon him or anybody else. The proceedings in question had no effect on this policy.

United States Circuit Court, Southern District Ohio.—*Runkle vs. Citizens Insurance Company.*

#### NEGLECT OF INSURED TO SAVE PROPERTY.

The policy contained the condition that the company shall not be liable "for any loss or damage occasioned by neglect to use all possible efforts to save and preserve the property when on fire or exposed thereto, or after a fire."

The complaint, after setting out the loss by fire, of the goods and furniture insured, avers that said loss was not occasioned by "neglect to use all possible efforts by the plaintiffs to save and preserve the property when exposed to fire." The evidence showed that the plaintiff Isaac, with his wife and son, lived on the floor over the store, which contained the insured goods. That at about one or two o'clock in the morning, Isaac, hearing the dog in the store, got up and went down into the store, unlocked and opened the door and let the dog out, shut and locked the door, and returned to bed, leaving a kerosene lamp burning in the store. Subsequently he was aroused and found a fire burning in the store. He unlocked the front door, threw out two cases of shoes, relocked the door and went up-stairs, and, with the assistance of his wife and son, began throwing furniture out of the window. When a crowd came to put out the fire, the front door had to be battered in, and plaintiff tried to alarm the people by saying there was powder in the cellar. The court was asked to charge that the company was not liable for property destroyed in consequence of the plaintiff's neglect to use all possible effort to save it. The court refused the instruction, and a verdict for the plaintiff was given. An appeal was taken.

**HELD**—For what reason this charge is refused, is not explained. It does not appear that any objection was made that neglect to save goods could not be shown under the pleadings. The request was almost in the precise words of the condition, and although the condition was not set up in the answer as a defense, issue had been tendered in the complaint as to its breach, and the question was one which affected the amount of damages to be recovered, even if the defendant failed to sustain its defense to the action. We think that it was error to refuse to charge as requested. Judgment reversed and new trial ordered.

New York Court of Appeals.—*Isaac B. Ellsworth vs. Aetna Fire Insurance Company.*

#### INSURANCE ON WIFE'S PROPERTY NOT VITIATED BY THE ACT OF HER HUSBAND IN BURNING IT.

John A. Perry and wife held a policy of insurance upon property of which the wife was sole owner, the husband having a revocable agency to collect rents, and a vested interest for life if there are living children. They brought suit to recover, and the defendant company offered evidence to prove that the husband set fire to the house during the absence of his wife, but the court refused to receive it whereupon the defendant appealed.

**HELD**—The husband having simply a revocable agency to collect rents, he has no power to affect her title by any act or neglect, and we think it would be contrary to the whole intent of the statute to hold her responsible for his criminal conduct. If this money is recovered it will belong exclusively to the wife, and a trustee may be appointed at any time to protect it from the husband. It is true that until such appointment the statute requires him to join in the action, and as the action survives by the words of the statute, it is possible that upon the death of the wife before a recovery was had the defendants might avail of this defense against the husband. But it is too narrow a view of the subject to make the defense depend upon the joinder of the husband in the suit. If the statute has made the husband a stranger to his

wife's property during her life, excepting as to a veto upon her conveyances, we cannot admit that he has the power to destroy her house and thereby vitiate her insurance. Judgment ordered on the verdict.

United States Circuit Court, District of Rhode Island.—*John A. Perry and wife vs. Mechanics' Mutual Insurance Company.*

#### INSURABLE INTEREST.

M. was in possession of real estate under a parol contract of purchase and had paid a part of the purchase-money.

HELD—That he had an insurable interest therein. The fact that the legal title of property is in another does not deprive a person having an equitable interest therein from insuring it. Such equitable interest is recognized as a valid insurable interest. A vendee of real estate, in possession under a contract to purchase, has an insurable interest in the property to the extent of his interest, and generally any person who has any interest in the property, legal or equitable, or who stands in such a relation thereto that its destruction would entail pecuniary loss upon him, has an insurable interest to the extent of his interest therein, or of the loss to which he is subjected by the casualty. The fact that the title of the insured to the property is defective or invalid even, will not deprive him of his insurable interest therein if he is in the possession and use thereof under a *bona fide* claim of title legal or equitable.

Supreme Court of Pennsylvania.—*Farmers and Mechanics Fire Insurance Company vs. Meekes.*

#### LICENSE TAX.

Foreign insurance companies taking risks through insurance agencies or insurance brokers, in the city of New Orleans, and issuing policies from their own domicils, are not subjected to the ordinance of the city of New Orleans, which imposes a license tax of \$500 on insurance companies incorporated in another or foreign State, and doing insurance business in said city by an agent.

Supreme Court of Louisiana.—*New Orleans vs. Virginia Farmers' and Mechanics' Insurance Company.*

#### CONDITION LIMITING TIME FOR BEGINNING ACTION IS VALID.

A fire policy limited the time of bringing an action under it to a "term of twelve months next after the loss or damage shall occur," and declared that "in case any such suit or action shall be commenced after the expiration of twelve months next after such loss or damages shall have occurred, the lapse of time shall be taken and deemed conclusive evidence against the validity of the claim thereby so attempted to be enforced, any statute of limitation to the contrary notwithstanding." The policy also required the furnishing by the insured of certain preliminary proof of loss and the lapse of sixty days before action could be brought on the policy.

HELD—That the condition limiting the time to commence an action was valid, but that the twelve months did not begin to run from the time of the fire, but from the time when an action could be maintained for the loss. Whether the delay is caused by extraneous circumstances made effective by the insurer, or by the provision of the policy giving time to the insurer before the lapse of which payment cannot be enforced, is immaterial.

New York Court of Appeals.—*Steen vs. Niagara Fire Insurance Company.*

This was an action brought by Schroeder on an insurance policy against fire, the provisions of the policy requiring that any claim on the company must be sued within one year or be barred. On the day before the year expired Schroeder began a suit and a summons was issued, directed to the sheriff, but no return appeared endorsed on the summons. Subsequently an alias summons was issued. The insurance company claimed that the suit was barred under the policy, but an instruction to this effect was refused in the court below and judgment entered for the plaintiff.

HELD—The rule established by the authorities is that the mere making out, signing and sealing of the summons, by the clerk, or even its delivery by him to the plaintiff or his attor-

ney, is not the commencement of a suit, but that before the writ can, in a legal sense, be regarded as issued or the suit commenced, the writ must be either actually or constructively delivered to the sheriff for service.

Appellate Court of Illinois, Chicago.—*Hekla Fire Insurance Company vs. Wm. Schroeder.*

A condition in a fire policy stipulated that no action shall be sustainable thereon unless commenced within twelve months after the loss occurs.

HELD—Valid. It is in form and effect a condition precedent, and unless it is complied with there can be no recovery at common law.

Supreme Court of New Hampshire.—*Tasker vs. Kenton Insurance Company.*

#### NOTICE AND PROOFS OF LOSS.

The policy contained the condition that in case of loss, the insured should give "immediate notice and render a particular account in writing," etc. Notice was dated two weeks after the loss, but it was not served until three weeks after.

HELD—The stipulation does not require immediate proofs nor any special diligence, but only within a reasonable time. It is a compliance with the requirement of the policy if the proofs are furnished within the time allowed the insured to sue and recover, allowing for the sixty days grace given the company for payment, or, where the limitation is one year, within ten months from the time of loss if satisfactory reasons for delay are given.

Illinois Supreme Court.—*Niagara Fire Insurance Company vs. John Y. Scammon.*

#### POLICY PAYABLE TO CREDITOR.

Where the owner of property caused it to be insured, and made the policies payable to a creditor, who subsequently brought suit against the owner for the debt secured by the policies, obtained judgment, levied an execution upon the property insured, and brought it upon the sheriff's sale, and shortly after the sale the property was burned, and the creditor received the proceeds of the insurance.

HELD—That while the purchase of the property was technically an extinguishment of the debt secured by the policies, yet that the creditor was equitably entitled to retain the proceeds of the insurance, but must credit the same upon the amount of his bid, in case the debtor saw fit to redeem.

Circuit Court E. D. Michigan.—*Gleason vs. First National Bank.*

#### PROOFS OF LOSS.

Thomas Mears had a policy for \$1500 in the defendant company and other insurance amounting to \$30,000 on his mill and distillery which were burned. Proofs of loss were furnished the Humboldt Company, by the defendant in error. These were insufficient, and defendant company notified plaintiff that the proof furnished was insufficient, and pointed out to her wherein it should be amended. An amended proof of loss was furnished, but was rejected by the defendant company as insufficient and not covering the defects pointed out in the original proof. No further proof of loss was furnished by plaintiff. There was a trial by jury and an appeal by the company.

HELD—Whether preliminary proofs of loss have been actually given to the insurance company is a question of fact for the jury. Whether the proofs furnished are sufficient is for the court. There is no question that proofs of the loss were furnished, the only point made was as to their sufficiency. We are of opinion that the amended proofs of loss were sufficient.

Supreme Court of Pennsylvania.—*Humboldt Insurance Company vs. Henrietta Mears, Guardian.*

#### FALSE STATEMENTS IN PROOFS OF LOSS.

The policy provided that "any fraud, or attempt at fraud or false swearing, on the part of the assured shall cause a forfeiture of all claim under this policy." The plaintiff insisted the proofs of loss were sworn to by her, and it was therein stated the building insured and destroyed or damaged, was "occupied for the following purposes, to-wit, for dwelling-house purposes, by one Lullig and Klienschrot; for no other purpose whatever." The court in-

structed the jury if the plaintiff knowingly made any false statement in making proofs of loss, with intent to defraud the defendant, she could not recover. When on the stand as a witness the plaintiff testified the persons above named occupied the house at the time of the fire, and that she knew "Klienschrot had a little grocery, and that he was selling whiskey, beer, and cigars there." In the lower court there was a verdict for plaintiff, from which defendant appealed.

HELD—There is no escape from the conclusion the plaintiff knowingly made a false statement in the proofs of loss. If we understand counsel for the plaintiff he does not claim the premises were not occupied as a saloon, and that the plaintiff so knew, but his point is that such an occupation was known to the agent of the defendant, and that the latter was bound thereby. This may be so; nevertheless, the plaintiff should have stated the facts correctly in the proofs of loss. The jury, under the instructions of the court, should have found for the defendant, and therefore a new trial should have been granted. The court instructed the jury that the occupation of the building as a saloon increased the risk and avoided the policy, unless such occupancy was waived by some act done by some one authorized to waive the conditions of the policy; that the receiving of a part of the premium coming due after the change in the occupancy would be a waiver, but receiving such premium at the time the policy issued would not be a waiver. There was but a single payment of a part of the premium, and that was made after the policy issued. Had the jury followed the instructions, their verdict must have been for the defendant; and, for this reason, a new trial should have been granted. **Reversed.**

Supreme Court of Iowa—*Hansen vs. American Insurance Company.*

#### PROOFS OF LOSS MUST BE IN DETAIL.

The plaintiffs sought to recover under a policy issued by defendants. The defense set up that no proper preliminary proofs were furnished, and that there had been no arbitration whereby the amount of loss must be determined, and that until these conditions have been performed no right of action in the plaintiff exists. The court ruled that the plaintiffs having alleged performance by furnishing preliminary proofs were confined to evidence in support of that allegation, unless they elected to amend and plead a waiver of that obligation; and the plaintiffs elected to stand upon the allegation that preliminary proofs were furnished. It was shown that immediately after the fire the plaintiffs presented what they called proofs of loss which consisted of a reference to the books of the assured under the items of stock as per inventory various "invoices, sundries, cash and expense," with an added total of \$95,928, from which are deducted total sales, profits, amount duties paid, the amounts of ten invoices and traveling expenses charged to merchandise, making in all the sum of deductions to be \$39,778.19, leaving a balance of \$56,149.82. The defendants notified them that these were not sufficient. On three other occasions the plaintiff submitted substantially the same proofs, and on each occasion the defendant insisted upon further proofs in accordance with the terms of the policy.

HELD—The proofs of loss were insufficient, and the persistency with which the defendant insisted upon a detailed statement, rejecting that furnished, was not a waiver of its right to such proofs. The question of the sufficiency of the proofs was one for the court and not for the jury. This case finds neither evidence tending to establish waiver, nor destruction of books nor other cause of inability. It presents simply the question whether intrinsically judged, in and of themselves, the papers submitted constituted proofs. From an examination of the cases cited, and of all the cases I could consult, I am of the opinion that the question here presented is for the court to respond to, and the court declares that there had not been preliminary proofs furnished according to the conditions of the policy sued on sixty days prior to the commencement of this suit.

United States Circuit Court, E. D. Louisiana.—*C. Taylor Gauche and A. Peiser, Synics vs. London and Lancashire Insurance Company.*

#### REMOVAL OF SUIT FROM STATE TO FEDERAL COURT.

A foreign insurance company doing business in this State (New Hampshire), and accepting service of process in conformity to the laws of the State, is not thereby deprived of the right

of removal to the Federal Courts of an action commenced against it in the State Court by a citizen of this State. It is a general principle that the right to remove causes into the Federal Court, where the terms upon which the right is given by the acts of Congress in that behalf are complied with, cannot be defeated by State legislation. Therefore a State statute, which allows an insurance company to do business in the State only on condition that it will agree not to remove suits against it to the Federal Courts, is unconstitutional, and such an agreement though entered into by the company, is void.

New Hampshire Supreme Court.—*Quimby vs. Pennsylvania Insurance Company.*

#### FORECLOSURE OF MORTGAGE NOT A TRANSFER OF TITLE.

Plaintiffs had a mortgage upon real estate to secure the payment of a certain bond which, among other conditions, provided that the buildings should be kept insured. The mortgagor having failed to so insure, the mortgagees insured their interest, the policy issued being, in form, to the owner, but payable to mortgagees as their interest should appear. The consideration passed directly from the mortgagees to the insurance company. The policy was delivered to the mortgagees and covered no more than their interest.

HELD—Distinguishing *Hartford Fire Insurance Company vs. Davenport*, 37 Mich. 609, and *Pipp vs. Reynolds*, 20 Mich. 88, that an action thereon was properly brought in the name of the mortgagees. Evidence held not to show forfeiture of policy by leaving the property vacant and unoccupied for 30 days, or from levies being made thereon. Whether the foreclosure of a mortgage upon property existing at the time an insurance is effected thereon is a sale or transfer of the property by the owner, within the provisions of a condition in such policy making the insurance void in case of such sale or transfer without the consent of the company, *quære*. It is not such transfer so long as the right to redeem under the statute continues.

Supreme Court of Michigan.—*Aurora Fire and Marine Insurance Company vs. Hopkins Manufacturing Company.*

#### MORTGAGEE HAS CLAIM ON INSURANCE EFFECTED BY MORTGAGOR.

On December 16, 1879, C., owning a piece of land, insured a mill, machinery and fixtures therein against damage by fire in the Northwestern Manufacturers' Mutual Insurance Company for \$2000. December 18, 1879, C. borrowed of defendant R. \$5200, for which he gave his note on five years, secured by a mortgage of the land mentioned, duly recorded December 22d. By the terms of the mortgage C. covenanted with R. that at all times during its continuance he would keep the buildings on the mortgaged premises unceasingly insured for at least \$5200, payable in case of loss to R., to the amount then secured by the mortgage. December 28, 1879, C. insured the mill, machinery and fixtures for \$1500 in one company, and for \$2000 in another; the losses being made payable by indorsements upon the policies to R., as her interest might appear. On July 9, 1880, the insured property was totally destroyed by fire. Before this time R. had no knowledge of the first insurance. The losses on the three insurances were adjusted by C. and the insurance companies at \$4298.03, as the true value of the property destroyed, so that the losses payable to R. were scaled from \$3500 (the face of the last two policies) to \$2242.20, which sum was paid to R. and applied on C.'s note. The loss under the first insurance was scaled and adjusted at \$1317.70, and that sum agreed to be paid C. accordingly. This was done July 19, 1880, and on the same day the certificate issued to C. on the first insurance in lieu of a policy was for value assigned to the plaintiffs.

HELD—That R. has an equitable lien on the proceeds of the first insurance, and is entitled to recover the same to be applied on her note and mortgage.

Supreme Court of Minnesota.—*Ames and Another vs. Northwestern Manufacturers' Mutual Insurance Company.*

#### RECIPROCAL LEGISLATION.

[The following decision by the New York Supreme Court, relative to reciprocal legislation, was rendered in February, 1883, and is of such general interest that we publish it here entire for convenient reference in future.—Editor THE YEAR BOOK].



This case came to the general term on agreed facts which were as follows: Defendant established an agency in New York in 1872, and has ever since complied with all requirements of the New York laws, except the one now in controversy. Chapter 194 of the laws of 1865 as amended by the act of 1875, is as follows :

"Whenever the existing or future laws of any other State of the United States shall require of insurance companies incorporated by or organized under the laws of this State, and having agencies in such other States, or of the agents thereof, any deposit of securities in such State for the protection of policyholders, or otherwise, or any payment for taxes, fines, penalties, certificates of authority, license fees or otherwise, greater than the amount required for such purposes from similar companies of other States by the then existing laws of this State, then and in every such case, all companies of such States establishing or having heretofore established an agency or agencies in the State shall be and are hereby required to make the same deposit for a like purpose in the Insurance Department of the State, and to pay the Superintendent of said Department for taxes, fines, penalties, certificates of authority, license fees and otherwise, an amount equal to the amount of such charges and payments imposed by the laws of such State upon the companies of this State and the agents thereof, and the Superintendent of the Insurance Department is hereby authorized to remit any of the fees and charges which he is required to collect by existing laws, except such as he is required to collect under and by virtue of this act, provided, that no discrimination shall be made in favor of one company over any other from the same State."

The State of Pennsylvania in 1873 and ever since has imposed on all foreign companies doing business in Pennsylvania a tax of three per cent on gross premiums, whereas the laws of New York in 1881 imposed a tax of only two and eight-tenths per cent on foreign companies within its jurisdiction. The New York Superintendent of Insurance demands of defendant the difference between three and two and eight-tenths per cent which is refused. The court is asked whether not such difference shall so be paid. It answers no. Following is the opinion :

By the laws of this State a license for or tax on the right to do business in this State is imposed upon foreign insurance companies of two and eight-tenths per cent upon the amount of business done within this State, based upon the premiums received by its agents. (Laws of 1875, chap. 465 ; laws of 1876, chap. 359 ; Laws of 1878 ; chap. 1138 ; and laws of 1879, chap. 153). By the laws of Pennsylvania, passed April 4, 1873, a license fee or tax is imposed upon insurance companies of other States doing business in Pennsylvania, of three per cent upon premiums received in that State. Thus by the laws of Pennsylvania a larger tax by two-tenths of one per cent was required to be paid by New York companies doing business there, than by our laws Pennsylvania companies were required to pay here.

For the purpose of putting the companies of the different States upon an equality, our legislature, by chapter 694, laws of 1865, as amended by chapter 60 of the laws of 1875, enacted that the companies of any State, which imposed a higher tax than ours upon the companies of this State, shall pay to the Superintendent of the Insurance Department for taxes, an amount equal to the amount imposed by such foreign State. Leaving out of consideration certain sums unpaid to treasurers of fire departments by the defendant, this law would require of the defendant a payment in addition to amounts required and paid under the general laws of 1875, as amended, of two-tenths of one per cent on premiums received, \$196,170.22, which would be \$392.34.

The defendant claims that the acts of 1865 as amended in 1875, are unconstitutional and void and not a legitimate exercise of legislative power.

In *Barto vs. Himrod* (8 N. Y., 453), the act establishing free schools (laws of 1849 chap. 140), was held unconstitutional and void, because its validity was made to depend upon a vote of the people of the State. The court, by Ruggles, Ch. J. says : " The constitution does not authorize the power of legislation to be so delegated. If the legislature cannot delegate to an individual the authority to determine by the mere exercise of judgment, whether a statute ought to take effect or become a law, it follows as a necessary consequence that they cannot delegate it to the whole people. The constitution has no more authorized it in the latter case than the former." And Willard, J. says. " Instead of becoming a law by the action of the organs appointed by the constitution for that purpose, it claims to become a law by the vote of the electors." Such is the present case. The law has no force or vitality by virtue of the legislative action of New York, but it is claimed to become a law by virtue of the vote of the legislature of Pennsylvania. The act in question depends upon no exercise of legislative wisdom,



nor is it affected by any consideration of expediency or propriety. It is a submission to the legislature of Pennsylvania of the authority to say what tax may be imposed upon its insurance companies doing business in the State in certain events. We have divested ourselves of the responsibility by saying, in effect, that the legislature of Pennsylvania shall determine the rate of taxation. The right of a legislature to submit public acts to a popular vote has been the subject of conflicting opinions in different States, as may be seen by reference to *Cooley on Constitutional Limitation* (4th ed., p. 141, [117], etc.) It may be doubted whether the weight of authorities in other States sustain the case of *Barto vs. Himrod* (*ante*). However that may be, it is authority of our highest court and is binding upon us.

The statute now under consideration is more obnoxious to criticism than the school act. In the latter case it was a submission to the primary source of all legislative power, while in the former case the force and validity of the act is made to depend upon the legislature of a foreign State. No case is found in the reports of this State directly in point. We are referred however by the defendant's counsel to cases under similar statutes which declare such laws void. (*Clark & Morrell vs. Port of Mobile*, 10 Ins. Law Jour., 357; *Robinson J., Morgan Co. Circ. Ct.*; 10 Ins. Law J., 361). The extracts from these opinions in defendant's points, which I am unable to verify, sustain the position that acts like the one under consideration are void, and in excess of legislative authority. The power to impose taxes must be exercised by our legislature. It cannot be delegated to the legislature of another State. (*Cooley on Law of Taxation*, 48).

We are referred by counsel for the plaintiff to Mss. opinion of Mulkey, J., in *Home Insurance Company vs. Swigert, Auditor*, in the Supreme Court of Illinois, directly in point, and sustaining the position of the plaintiff in this case. The learned judge, with a single exception, cites only Illinois cases in support of his conclusion, and says: "Whatever the rule may be in other States, it is well settled in this, as will appear from the cases thus cited, that it is competent for the legislature to pass a law the ultimate operation of which may, by its own terms, be made to depend upon some contingency, as upon an affirmative vote by the electors of a given district, or upon any other indifferent contingency the legislature in its wisdom may prescribe." He thus in effect, though not citing it, overrules *Barto vs. Himrod* (*ante*) which is the law of our State, and the principles enunciated by him make that a necessity. But Scott, C. J., does not concur in the opinion, and Dickey, J. gives a qualified concurrence only, which would seem to be hostile to the claim of the plaintiff in the case at bar.

The conflicting claims of the parties are very important and far reaching in their consequences. The Court of Appeals will doubtless be called upon to determine them. Hence it is not deemed important to do more than express the conviction that the law in question is unconstitutional and void, and gives to the plaintiff no right of action for any portion of the amount claimed. Judgment is therefore ordered for the defendant, with costs. Learned, P. J., dissents in an opinion.

New York Supreme Court.—*The People vs. The Fire Association Insurance Company.*

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#### SURETY MUST SEE THAT HIS PRINCIPAL PERFORMS HIS DUTY.

In an action upon the surety bond of an agent of an insurance company, it appeared that the agent rendered his accounts regularly until December, 1877, when he failed to pay the whole balance due the company, and that thereafter his indebtedness increased monthly until March, 1879, when he died, owing a balance larger than the bond. The company did not give notice to the surety of the default until after this time, and the surety did not know of it.

HELD—That it was not the company's duty to notify the surety of the default within a reasonable time, and the failure to do so was not laches discharging the surety. There is no rule of law which makes it a duty which the creditor, under the circumstances of this case, owes to the surety either to dismiss its agent or to notify the surety of his default. It is the business of the surety to see that his principal performs the duty which he has guaranteed, and not that of the creditor. The surety is bound to inquire for himself, and cannot complain that the creditor does not notify him of the state of the accounts between him and his agent for whom the surety is

liable. Mere inaction of the creditor will not discharge the surety, unless it amounts to fraud or concealment.

Supreme Court of Massachusetts.—*Watertown Insurance Company vs. Simmons.*

**POLICY NOT AVOIDED BECAUSE COMPANY IS NOT AUTHORIZED TO DO BUSINESS.**

In an action by a foreign insurance company upon a premium note, which recited that it was given "for value received in policy No. 221,534," the company failed to show that it was authorized to do business in this State.

**HELD**—That this was no bar to recovery. The recital in the note was evidence of the issue of the policy—not a void policy, nor one illegally issued, but presumptively a good policy, such a one as only a company authorized to do business in the State could issue. The authority would therefore, be presumed.

Supreme Court of Missouri.—*American Insurance Company vs. Smith.*

**ACCEPTANCE OF NOTE A WAIVER OF PREMIUM.**

A policy of insurance having been delivered without the payment of the premium upon the receipt of a note for the amount and the same being overdue and unpaid a reasonable time before a loss, the company canceled the policy.

**HELD**—That by delivering the policy without actual payment of the premium, and by taking a note of the assured for the same the company waived the condition that the policy was not binding unless the premium was actually paid. On failure of the assured to pay the note, the company might, on giving reasonable notice thereof before the loss, exercise its option to cancel the policy. As the note was past due and in the hands of the company at the time of its cancellation, it was not necessary to tender back the *pro rata* proportion of the unearned premium in cash, nor to credit the same on the note. The note was thereafter subject to such credit. The cancellation was effectual and the company not holden for the loss.

Supreme Court of Ohio.—*Little vs. Eureka Farmers' and Mechanics' Insurance Company.*

**AGENT NOT EMPOWERED TO WAIVE CONDITIONS OF POLICY.**

The policy contained in the following: "It is furthermore hereby expressly provided that no suit or action of any kind against the company for the recovery of any claim upon, under or by virtue of this policy, shall be sustainable in any court of law or equity, unless such suit or action shall be commenced within the term of six months next after the fire, and in case any such suit or action shall be commenced against said company after the expiration of said six months, the lapse of time shall be taken and deemed as conclusive evidence against the validity of the claim thereby so attempted to be enforced." The building was burned, but suit was not commenced for over two years after. Plaintiffs contended that Reynolds, agent of the company, told them the loss would be paid without suit, which Reynolds denied.

**HELD**—The contract of the parties expressly excluded Mr. Reynolds as a person who could make any binding declarations on the subject, whether written or verbal. Only the president and secretary combined could dispense with the necessity of bring suit within six months, and by an agreement or declaration in writing. To this the plaintiffs agreed in and as a part of the very instrument upon which suit is brought. In such circumstances the declarations or statements of Reynolds, waiving the performance of conditions, are absolutely nugatory. The parties have so agreed, and the courts have no right to alter the agreement of the parties in this respect or in any other.

Supreme Court of Pennsylvania.—*Waynesboro Mutual Fire Insurance Company vs. Conover.*

**REPRESENTATIVES AS TO INCUMBRANCES.**

An application was made for insurance under the regulations of the company. It required that the questions put therein should be truly answered as a preliminary to the issue of the policy. The application contained among others the following questions: "Is there any incum-

brance on the property?" and this was followed by the requisition, "If mortgaged, state the amount." Over against the question the agent of the company wrote, "Expects to borrow \$2500 and use the policy as collateral," and opposite the following requisition he wrote nothing, but made a dash only. When the application was made the property was subject to four mortgages, amounting to \$3700.

**HELD**—That the policy having been issued upon an application in which the question as to the incumbrances had been left unanswered, without intention to deceive, there was no warranty upon that subject.

New Jersey Court of Errors and Appeal.—*Jersey City Insurance Company vs. Carson.*

#### WAIVER OF OCCUPANCY BY AGENT BINDING ON COMPANY.

Certain printed conditions of the policy were relied on for the defense; these are that "if the buildings *become* unoccupied without the assent of the company endorsed" on the policy, it shall become void; and that the agent of the company "has no authority to waive, modify, or strike from this policy any of its printed conditions; nor is his knowledge of or assent to insurance in other companies, \* \* even if within the limit of his authority herein expressed, binding upon the company, until the same is endorsed on such policy, and an increased premium, if any, is paid therefor." The building insured was unoccupied when the policy was issued as well as when burned. It is assumed that the fact was known to the agent when he issued the policy without endorsing the assent of the company upon it. The insurance was obtained by mortgagees for their own benefit, and was temporary and for a short time only, and the premium paid was double the usual amount paid for an occupied building. The defense rests upon the omission to endorse the policy.

**HELD**—That the defense cannot be maintained. The agent had authority to insure an unoccupied building and could bind his company. There was no restraint on his power to make this precise contract. Only the manner of his doing it was regulated by the policy, and it does not appear that he violated it. The condition of the policy which required endorsement might fairly be interpreted by the insured as relating only to the future, and as not affecting the inception of the contract. It relates to changes following after an existing and valid contract, and the insured had a right to so read it. At any rate, if the agent did not, the company did, waive the condition of endorsement. The agent had authority to insure an unoccupied building, and did so, and took the proper premium, and, it is assumed, accounted therefor to the company. The company never refunded nor offered to refund the premium, but kept it. It did not repudiate the contract and therefore admitted its existence and validity. It must be assumed that the company intended, in waiving its condition of endorsement at the inception of the contract, to make a valid contract, otherwise it would be perpetrating a fraud. Judgment affirmed.

New York Court of Appeals.—*Haight vs. Continental Insurance Company.*

#### VALUE OF PROPERTY NAMED IN APPLICATION NOT BINDING ON COMPANY.

Joseph R. Butler obtained a policy of insurance from the Farmers' Insurance Company, which stipulated that "in consideration of a cash premium of twelve dollars received of J. R. Butler, do hereby insure unto the said J. R. Butler, the sum of twelve hundred dollars, on the following property, situated in Killbuck Township, Holmes County, Ohio, and more particularly described in application and survey, No. 11,974, which is hereby made a part of this policy, to wit: On dwelling-house, \$800; barn, \$400." The application thus made a part of the policy contained among other things, the following representations: "The above description and diagram contains a full and accurate description of the buildings and property insured, and the insurance on the buildings does not exceed two-thirds their cash value. J. R. Butler." The dwelling-house insured was totally destroyed by fire. The petition prayed for a judgment for \$800, the full amount of insurance on the dwelling-house. The answer denies that the dwelling destroyed was of the value of \$800. Judgment was given for the full amount claimed and an appeal was taken.

**HELD**—Unless the company manifestly intended to value the risk and the loss, the policy is an open and not a valued one, and the measure of damages is the value of the property at

the time destroyed. It was not intended by the insurer to make the sum insured the increase or value of the damages, although the loss might be total. Proofs of loss or damage here required as a condition precedent to the payment, refer to cases of total as well as partial losses. The amount of liability on the policy was thus left open to inquiry, limited, however, by the amount of insurance named in the policy. Judgment reversed.

Ohio Supreme Court.—*Farmers' Insurance Company vs. Butler.*

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OVER-INSURANCE A BREACH OF CONTRACT.

The insured obtained a policy for \$2500 the application being made a part thereof and a warranty. In answer to the usual question, the insured stated that he had a policy for \$4000 in the North American, but omitted to say that he had a policy for \$2000 additional in the Pennsylvania Insurance Company.

HELD—The failure to mention the second policy was a breach of warranty. Warranties cannot be deviated from in the smallest particular. In this case the answer in the application must be regarded as a warranty, and held as a condition precedent, and renders the policy invalid from the beginning. Judgment reversed and new trial ordered.

Indiana Supreme Court.—*Phanix Insurance Company vs. Benton.*

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OWNERSHIP BY WIFE DOES NOT INVALIDATE A JOINT POLICY TO HUSBAND AND WIFE.

In an action under a policy of fire insurance issued to John A. Perry and Ellathea Perry, his wife, for \$700 on buildings and personal property, the evidence tended to show that the premises were the sole property of the wife, and were totally destroyed by fire. The policy contained the following clause: "If the interest of the assured in the property be any other than the entire, unconditional and sole ownership of the property for the use and benefit of the assured, or if the building insured stands on leased ground, it must be so represented to the company, and so expressed in the written portion of the policy, otherwise the policy shall be void." The defendants objected that the policy was void for not disclosing how the husband and wife were respectively interested in the property.

HELD—This objection misapprehends the meaning of this clause. It is of no interest to the company to know what the rights of the assured are between themselves. What they require is to be satisfied that the estate is absolute and unincumbered in the assured, or, if not, how and to what extent it is incumbered, or what estate, less than a fee simple, is owned by the assured.

United States Circuit Court, District of Rhode Island.—*John A. Perry and wife vs. Fanewil Hall Insurance Company.*

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REPRESENTATIONS AS TO INTEREST.

The terms of a policy of fire insurance provided that "if the interest of the assured in the property be any other than the entire, unconditional and sole ownership of the property for the uses and benefit of the assured, or if the building stands on leased ground, it must be so represented to these companies, and so expressed in the written part of this policy; otherwise the policy will be void."

HELD—It is the duty of the party applying for insurance to disclose the nature of his interest in the property to be insured, and from the mere fact that the company's agent made no inquiry concerning the extent of applicant's interest, a waiver of the provision on the part of the company cannot be presumed. Such provisions must be upheld and enforced, not simply on the ground that it is a warranty to be enforced independently of their materiality, but upon the ground that it calls for the disclosure of material facts.

U. S. Circuit Court, N. D. Iowa.—*Waller vs. Northern Assurance Company.*

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SLEEPING ON THE PREMISES IS NOT WATCHING.

The policy contained the following warranty in writing: "Warranted by the assured that there be a watchman kept on the premises at night and on Sundays." The evidence showed

that no person was employed to watch in the mill at night, but that a person was employed by a company which occupied a part of the mill, in the manufacture of itacolumite, or emery wheels, to work for them during the day and to *sleep* in the mill at night. The court refused to instruct the jury that a person thus employed was not a watchman, but left it to them to say whether he was a watchman or not. Appeal taken.

**HELD**—The refusal to instruct the jury as requested was an error. We do not need a dictionary or a law-book, nor the testimony of an expert, to tell us that a man who is employed to work in the day time and who is permitted to sleep at night is not a watchman at night. Where the construction of a contract upon which the rights of parties litigant depend is drawn in question, it is the duty of the court to expound its meaning to the jury, and it is error to leave its meaning to be determined by them; and if the construction of a contract is left to the jury and they construe wrongly, it will be ground for reversing the judgment. That was clearly the case here. A warranty is a part of the contract, and must be exactly and literally fulfilled. It is in the nature of a condition precedent, and no inquiry is allowed into the materiality or immateriality of the fact warranted. There was in this case no fulfilment of the warranty. There was hence, upon the case as made by this record, no liability on the part of the defendant.

St. Louis Court of Appeals.—*Tudor F. Brooks vs. The Standard Fire Insurance Company.*

#### STATEMENT REGARDING DETACHED BUILDING CONSIDERED A WARRANTY.

A statement in a fire policy described the building which contained the personal property insured as "detached at least one hundred feet."

**HELD**—A warranty and not a mere description of the building, for the purpose of identifying the personal property insured contained within it, the building having already been sufficiently described by its ownership and situation. The phrase is not merely descriptive of identity, but relates to the character of the risk. Thus understood and appearing in the face of the policy it amounts to a warranty. The language of the phrase is not void for ambiguity. But the sensible construction of the language is, and it is held to mean, detached one hundred feet from any other building of such character as to constitute an exposure and increase the risk. Where a choice is to be made between two constructions, the one rigorous and hard and producing a forfeiture, and the other natural and reasonable and supporting the obligation, the latter construction is to be preferred. Accordingly *held*, that a small frame building, ten by twelve feet on the ground, seven feet high, clapboarded, and ceiled inside, having a chimney but no stove in it, situated seventy-five feet from the building containing the insured property, the evidence to show that it did not increase the risk did not make a breach of the condition mentioned.

New York Court of Appeals.—*Burleigh vs. Adriatic Fire Insurance Company.*

### RULES RELATING TO EXPERT TESTIMONY.

The following rules, based upon decisions in insurance cases, governing the admission of testimony by experts, prepared by John D. Lawson, we find in the *Albany Law Journal*.

**RULE I.** *Opinions on questions of insurance are admissible when they proceed from persons specially skilled therein.*

#### ILLUSTRATIONS.

1. The question is whether a partition in a room increased the risk taken on a building by a fire company. The opinion of an insurance agent and examiner is admissible.

2. The question is whether a slave-catcher or a railroad man is a more hazardous risk in life insurance than a farmer. The opinion of a clerk in an insurance office who knows the practice of insurance offices generally on this question is admissible.

3. A policy of insurance covered a steam saw-mill, adjoining which was an uncovered boiler and furnace. Subsequently, a shed was erected over these, and attached to the mill by



rafters. In an action on the policy, *held*, that the opinions of underwriters that the inclosure increased the risk were inadmissible.

4. In an action on a policy on a steamboat injured by a collision with another boat, the question was as to the situation of the boats at the time of the accident. The opinion of one who had been an engineer and captain of a river boat for seventeen years, that the blow to the steamboat had been received "head on," was admissible.

5. In an action on a life policy, the opinions of physicians, that on a certain state of facts they would consider an insurance on the life of a certain person a bad risk, are inadmissible.

6. In an action on a fire policy, the question was the effect of the erection of additions to the buildings insured. One V, who had been for twelve years an officer of a fire insurance company, and was familiar with the rules of insurance, was asked his opinion. *Held* admissible.

7. In an action to assess damages for taking land for a railroad, the question was whether the proximity of a railroad to insured property would increase the rate of premium for insurance against fire. The opinion of the secretary of an insurance company who examined buildings to fix the rates of premium was admitted.

8. In an action for a fire policy, the question was whether the putting on a third-story to a portion of the building insured had increased the risk. The opinion of an experienced fireman was admitted.

9. An insurance company contended that a certain ship insured by them was not seaworthy. The evidence of a shipbuilder, that it was not, on the facts stated in a survey, is admissible.

10. A policy was on the ship W. from Nova Scotia to Liverpool. The defense was that the ship was not seaworthy when she sailed from Nova Scotia. The opinions of several surveyors of ships who had never seen the W., that the ship, in the state in which she was sworn by other witnesses to have been at an earlier date, could not have been seaworthy when she left Nova Scotia, were admitted.

11. In an action on a policy on a boat, the question was whether she was seaworthy. The opinions of sailors as to the effect likely to be produced on a vessel like the one in question by rolling in heavy seas and meeting the perils encountered were admissible.

12. The question was as to the amount of goods in a store at the time of the fire. The opinion of a farmer who was "in the store quite frequently," but had no experience in the business, was inadmissible.

13. In an action on a policy on a building, the question was whether the risk at the time it was destroyed had been increased by the presence of two stoves therein. The opinions of insurance agents that the increase of fires in a building increases the risk are inadmissible.

14. The question was as to the value and condition of a steamboat after a collision. The opinion of a steamboat engineer, that she was much crippled, was worth not more than \$3000, and was not worth repairing, was admissible.

This is the rule which we have met before, that the witnesses whose opinions on matters in dispute are admissible in evidence must have knowledge on the subject superior to the jury or to men in general. In case 3 it was said: "On questions of science, or skill, or trade, persons of skill in those particular departments are allowed to give their opinions in evidence; but the rule is confined to cases in which, from the very nature of the subject, facts disconnected from such opinions cannot be so presented to a jury as to enable them to pass upon the question with the requisite knowledge and judgment. Thus a physician cannot in many cases so explain to a jury the cause of the death, or other serious injury of an individual, so as to make the jury distinctly perceive the connection between the cause and effect. He may therefore express an opinion that the wound given, or the poison administered, produced the death of the deceased; but in such a case the physician must state the facts on which his opinion is founded. So shipbuilders may give their opinions as to the seaworthiness of a ship, from examining a survey or description of the vessel made by others when they were not present. This is evidently a matter of mechanical skill. So an engineer or engraver may give his opinion on



matters belonging to his particular science or art. . . . In the case at bar, whatever might have been the opinion of underwriters, it was shown conclusively by witnesses acquainted with the mode of constructing steam saw-mills, and with this mill in particular, that the boilers are located not only in the place where they were usually located in such buildings, but where the hazard of fire was much less than though they had been within the body of the mill. Against this evidence the bare opinions of all the underwriters in the City of New York, if they had been admitted, ought not to have prevailed with the jury."

Case 2 was distinguished from case 3 on the ground that in the latter case (case 3), the witness was not shown to have had any knowledge of the subject upon which his opinion was asked not possessed by any member of the jury. "The mere opinion of a witness," said Black, C. J., "who knows no more about the subject than the jury, and who undertakes to draw from the facts already proved deductions which they can make as well as he, is not admissible. An example of this is found in *Jefferson Insurance Company vs. Cotheal*, where such evidence was rejected for the soundest reasons. How far the effect which the particular fact ought to have on the risk or the premium may be proved by witnesses conversant with the business, is a vexed question. But though the cases conflict seriously, I think that none of them go so far as to say that one who knows the practice not only of the particular office, but of insurance offices generally, may not give his opinion of the influence which a given fact would have had as an element in the contract. Certainly this is the opinion supported by the strongest authority and the best reasons."

In case 4 it was said that it was easy to perceive how an experienced boatman could judge of the direction of the body in motion that displaced a portion of the plank and timbers of the injured vessel—just as a surgeon could tell from what quarter a blow had been aimed that inflicts a wound upon the person. In case 5 the witnesses might have given their opinions as matters of science connected with their profession, but their opinions were clearly not receivable as to the manner in which men of a different profession, *i.e.*, insurers would be influenced, if the facts on which they relied existed. In case 8 the witness had for ten years been a member of a New York fire company, had been an officer of the company for two years, and was in the constant habit of attending fires and assisting in putting them out. "If the secretary of a fire insurance company," said Potts, J., "accustomed to examine buildings with reference to the insurance of them is competent as an expert to testify as to what will increase the risk, a man who for a long course of years has been dealing practically with the risks themselves, it would seem; is equally entitled to be relied on to express an opinion on such a subject. He was at the fire and actively engaged in attempting to extinguish it. He had an opportunity to observe the arrangements of the buildings, the nature of the additions made, and the progress of the flames." Cases 9 and 10 are very similar. In the latter, in admitting the evidence, Lord Ellenborough considered that it was "like examining a physician or surgeon to say whether upon such and such symptoms a person whose life was insured could at the time of the insurance have been in a good state of health. Where there was a matter of skill or science to be decided, the jury might be assisted by the opinion of those peculiarly acquainted with it from their professions or pursuits." In case 11, while it was conceded that the testimony of shipwrights was admissible, it was contended that nautical men were not competent to testify on questions of this nature. But it was ruled that "those who are accustomed to the responsibilities of command, and whose lives are spent on the ocean, are qualified as experts to prove the practical effect of cross seas and heavy swells, shifting winds and sudden squalls." In case 12 the witness had no experience in the business, no knowledge of the cost or market value of the goods; he did not know the quality or quantity of the stock on hand at the time of the fire, what amount had been purchased or sold. He was a partner in the business, but he was also a farmer living and carrying on his farm several miles distant, and though he was "in the store quite frequently," the other partner had the charge of it, as he never medled with the business or examined or took note of the stock on hand. "He had no better knowledge of the goods or their value than any neighboring farmer might have had. He could only conjecture the value of the goods, and any statement he could make was entirely unreliable for the reason that he had not the knowledge and experience enabling him to form an opinion," "We are at a loss to perceive," said the court in case 13, "on what ground insurance agents could be called as experts in a matter of this kind merely because they were insurance agents, unless it appeared that in the course of their business they had acquired *special* knowledge

upon the subject." In case 14 it was said, "with the fullest description of the nature and extent of the injury, the traits of the case, farmers and mechanics perhaps ignorant of such matters would be liable to err in their estimation of damages from a supposition that the wreck was susceptible of being repaired and put to use for purposes of commerce. The opinion of one conversant with steam navigation, and who had examined the shattered vessel, was necessary to instruct the minds of the jury and enable them to arrive at a correct conclusion upon the subject."

**RULE II.** *But the opinion of one qualified, as required by Rule 1, is admissible only where the subject of inquiry involves a question of skill.*

**ILLUSTRATIONS.**

1. In an action on a fire policy, the question was as to the effect on the risk of making erections to the buildings insured. The opinion of an insurance officer was admissible.

2. In an action to assess damages for taking land for a railroad, the question was whether the proximity of a railroad to the insured property would increase the rate of premium for insurance against fire. The opinion of an insurance examiner was admitted.

3. In an action on a fire policy, the question was whether the risk had been increased by the change in the occupation of a building from a paint shop to a saloon. The opinion of an insurance agent on the general question was admissible.

4. A. representing himself as a farmer insured his life in a Pennsylvania company. A. was not a farmer but a slave-catcher, and he had been also engaged in running trains on a railroad. The opinion of a clerk in an insurance office that a farmer's occupation was considered in the business of life insurance the least hazardous; that an extra premium would be charged for one who was running railroad trains; that slave-catching was much more hazardous than farming, and that the company would not insure a person who was engaged in it at any price, is admissible.

5. A. in insuring his factory represented that water casks were kept in each "room." The opinion of an insurance agent and examiner, that the existence of a partition in a room (there being openings in it sufficiently large to allow a cask to be rolled through) did not increase the risk or create a necessity for another cask, is admissible.

6. In an action on a fire policy, the defense was that one of the buildings insured had shortly before the risk was taken been set on fire, presumably by an incendiary. The opinions of witnesses engaged in the business of fire insurance, as to the effect which a previous fire in a building would have on a subsequent application for insurance on that building, were inadmissible.

7. In an action on a fire-policy on a dwelling-house, the question was whether the risk and the rate of premium were increased by the house being vacated. The opinions of insurance men that they were, are inadmissible.

8. The life of S. was insured in the defendant company. The opinions of medical men as to the materiality of certain symptoms which had not been communicated to the defendant were admissible.

9. In an action on a policy of insurance on a fort against foreign capture, the defense was that the weakness of the fort and the probability of its being captured by the French, had not been communicated to the insurers. *Held*, that the opinions of insurance brokers that these facts were material to the risk were inadmissible.

10. A. sued B. for negligently destroying his property by sparks escaping from his steam-boat. The fire had first caught an elevator from which it communicated to A's property, situated about four hundred feet distant. The opinions of persons skilled in the business of fire insurance, and calculating the hazard and exposure to fire from one building to another, that considering the distance between A's property and the elevator, the latter would not be considered an exposure to danger of the former were inadmissible.

11. In an action on a marine policy an expert (a marine surveyor and inspector of vessels) was asked: "Whether if the foremast was sprung, the trysail split, and the standing rigging such as to need replacing, the master would probably have known it." *Held* inadmissible.

"The general rule certainly is," said Ranney, J., in a leading Ohio case, "that facts can only be given in evidence, and the necessary and natural deductions from them must be made by the

jury. In everything pertaining to the ordinary and common knowledge of mankind jurors are supposed to be competent, and indeed peculiarly qualified to determine the experienced connection between cause and effect, and to draw the proper conclusion from the facts before them. But they are selected with no view to their knowledge of particular services, trades and professions, requiring a course of previous study and preparation. As questions connected with these will very often arise, and as the law deprives the jury of no reliable means for ascertaining the truth, it allows them to be aided in making the proper application by the opinions of witnesses possessing peculiar skill in those particular departments. But this is only permitted where the nature of the question at issue is such that the jury are incompetent to draw their own conclusions from the facts without the aid of persons whose skill or knowledge is superior to their own, and such as inexperienced persons are unlikely to prove capable of forming a correct judgment upon without such assistance. The general rule and the exceptions are alike applicable to every possible class of cases, and whether the one or the other shall be applied—whether the jury should be left to make the proper deduction from each fact proved or may be aided by the opinions of experts must, in every case, depend upon the nature of the question involved. If the connection between the fact and its experienced consequences belong to the ordinary information of men, the general rule must govern; if not, and it lies within the limits of some art or science, the exception applies, and it may be proved by the opinions of persons skilled in it. The application of the doctrine to cases of insurance is as obvious and easy as to any other. And the learned judge goes on to point out examples of inquiries which must of necessity be submitted to the judgment of experts. “A fact concealed or not communicated is claimed to have been material to the risk assumed, because from its probable or necessary results it increased the chances of loss. The question is, did it so increase them? If the answer can be given from ordinary experience and knowledge, the jury must respond to it unaided; if the effects of such a cause are only known to persons of skill, and are to be determined only by the application of some principle of science or art, such persons may give the result of their own investigation and experience to the jury in the way of opinions, the better to enable them to come to a correct conclusion. In cases of life and marine insurance, such testimony may often become indispensable. If the fact concealed were some bodily infirmity, or some alleged defect in a ship, it must certainly be competent to allow physicians to state their opinions whether the infirmity was calculated to shorten the life of the insured in the one case, or experienced mariners or ship carpenters whether the defect was such as to endanger the ship, in the other. But to call upon an insurance broker or lawyer, merchant or clerk, acting as the agent or officer of some insurance company, and ignorant of the very first principles of medicine or navigation, for either purpose, would seem to me altogether inadmissible, however well acquainted he might be with the details of his own particular business. In cases of fire insurance it is most difficult to see when a necessity for such evidence could ever arise; but I am not prepared to say that it might not; and if it did, no doubt it should be governed by the same principles. It is therefore impossible to say that the opinions of witnesses are never to be received in determining the materiality of facts not disclosed; much less can it be said that they are to be received in all cases. In each case it must depend upon the nature of the inquiry, and as the question relates to the admissibility of the evidence, must be determined by the Court with reference to the distinction we have endeavored to indicate.”

Cases 1 and 2 are much alike. In the latter case it was said: “It must be to a very great extent matter of opinion at best, and the value of opinion in such cases must greatly depend upon the experience and familiarity with the business possessed by the persons called upon to give them. Jurors cannot be presumed to be so familiar with the questions of this sort as to be able to give their opinions correctly merely upon having a description of the premises with the alterations and additions made by the assured.” The question in case 6 was not a question requiring any particular skill to determine. The effect that a previous fire might have on the subsequent safety of the building, “one man could determine as well as another.” “Every man of sense would know that it would depend entirely upon the cause of the fire. If the building had been fired by an undiscovered incendiary, it might be reasonably inferred that the motive which prompted the act might lead to a repetition of the attempt; but if it had been ignited by a stroke of lightning or a spark from a burning building, or any other temporary or accidental cause which no longer continued, nobody in his senses would suppose the building in greater peril from the fact in the future.” The jury were quite competent to draw their own

conclusions. In case 7, it is clear the matter inquired about did not relate at all to matters of skill. In case 8, the questions related to medical knowledge, obviously a matter of skill and science, and properly submitted to experts. Case 9 is the great case of *Carter vs. Boehm*. This is often cited as an authority—and a distinguished one—against the admission of the opinions of persons engaged in the insurance business in any case where the materiality of certain facts concealed by the insured is alleged to have been material to the risk. But the case is not an authority for so sweeping a rule, and as we shall see many subsequent English judges have refused to reject evidence of similar character in subsequent cases. The truth is that the ruling in *Carter vs. Boehm* has been misunderstood by the courts, although its real meaning has been more than once explained by the text writers. As Mr. Arnould and Mr. Duer have both pointed out, this great case, upon which the opponents of the admissibility of this kind of evidence have mainly relied, was the case of an insurance of a peculiar and wholly unusual character; it was not on any marine risk at all, but against the capture by enemies of a fort in the East Indies. In such a case it is very obvious that the opinion of a broker which was based on his previous experience would be worth little, for the very good reason that he could have had little or no experience in such kinds of insurance. Therefore the reason urged by Lord Mansfield against admitting the opinion in evidence, that "it was mere opinion without the least foundation from any previous precedent or usage," though a good reason for rejecting the evidence in that particular case, would not apply to the question of concealment in an ordinary marine risk, as to which an underwriter would undoubtedly have both previous precedent and usage as a foundation of any judgment he might form as to the probable opinion of others of his profession upon the materiality of the facts concealed. In case 10, the Court held that the subject of inquiry was a matter of common observation upon which the lay or uneducated mind was quite capable of forming a judgment, and expert evidence was therefore not admissible. The question in case 11 was inadmissible, because it asked that which did not require any special skill or experience to answer. As was said by the court, no person competent to sit on the jury would need to be told whether a master of a vessel would "probably know that his foremast was sprung, his trysail split and his standing rigging in such condition as to need replacing."

## THE LAW OF INSURANCE.

### POINTS RELATIVE TO LIFE INSURANCE, ESTABLISHED BY JUDICIAL DECISIONS.

A business of such magnitude as that of life insurance, dealing with great numbers of persons of all classes and conditions, could not possibly be prosecuted without more or less litigation. In fact, while life insurance was in its infancy, appeals to the courts were absolutely necessary to determine the equities of contracts entered into by companies and their patrons, neither of whom fully comprehended their entire scope. As a consequence, numerous decisions have been rendered by the various courts, establishing not only the law of the contract, but forming the basis upon which the practice of life insurance, as now known, has been built. The law is now so well established that less litigation attaches to it than to any other business approaching it in importance. Indeed, it is the rule of the companies to pay all honest claims immediately upon receipt of proofs of loss. The following are some of the general points that have been settled by judicial decisions:

1. As a general rule, and unless otherwise provided for, the laws regulating all other written contracts are applicable to, and govern, contracts of life insurance.



2. A solicitor, broker, agent, or other third party, has no authority to bind the principal or contracting parties to make or unmake, or alter or change a contract of life insurance.

3. The contract of life insurance is between two parties—the insured and the insurer. The agreements by the insured are contained in the written application and the declaration signed by him, and the written statements of the friend and physician, signed by them; these are the basis of the agreements by the insurer, which are contained in the policy issued by the company and signed by its officers.

4. False or fraudulent statements in regard to the application, whereby the company is or may be, deceived, vitiate the contract of insurance, and if the policy be obtained on such statements, or without paying therefor according to agreement of the party, it is void.

5. The policy properly issued and delivered becomes a binding contract, and thenceforth its continuance as such depends on a compliance of the party insured with the terms and conditions set forth therein.

6. A policy assignable in its nature may be assigned or transferred absolutely or contingently, according to the agreement of the parties, with notice to and consent of the company, subject to its rules and the rules of the law.

7. A policy to a married woman on her husband's life for her sole benefit, and that of her children in case of her death, should be made in her own name, she signing the declaration and other necessary papers herself, or by some one authorized to sign her name; it then becomes hers absolutely, during her life; her husband has no control over it; it can be assigned only by her with her husband's assent. If the wife dies before her husband, leaving children, the policy belongs to them as any other personal property would, and they can be divested of it only as they would of any other personal property. If the wife dies, leaving no children, the policy is governed by the laws regulating other personal property of like character left by her.

8. A policy issued to secure a debt becoming a claim is good for the amount of principal and interest due to the creditor. A policy assigned to a creditor of other person, whether absolute or conditional, should specify the terms and conditions of the assignment. Notice of a change or fulfilment of its conditions should be given the company, that the rights of all parties may be secured. The true condition of an assignment should, if practicable, be stated, that it may be judged of before assented to, when the assignee becomes the member instead of the original holder. When a "valuable consideration" is mentioned, it is understood to mean an adequate consideration, but of which proof must be made.

9. As life insurance contracts and assignments thereof are important legal documents, no person whatever has a right to change a name, date, figure or fact stated over another's signature without the express authority of such person, and such authority should always be written and attached to the paper so changed.

10. A law passed by the Legislature of New York State, and approved May, 1879, permits wives who own policies of insurance upon the lives of their husbands, issued subsequent to the passage of the act, to assign the same, with the husband's consent, to a third person, or to sell it to the company issuing it. Previous to the passage of this act, such assignment or sale could not be lawfully made under any circumstances, and a life policy issued for the benefit of a wife could not be made available, in any emergency, either by her husband or herself. The framers of the law relative to the rights of married women intended that a policy on the life of a husband should be held sacred to the widow of the person for whose benefit it was issued, and that law placed it beyond the reach of the husband's creditors; even in cases where the wife had assigned her interest in such policy to her husband's creditors, the courts have held such assignment to be void, and compelled the company issuing the policy to pay the amount of it to the wife upon the death of the insured.

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## THE LAW OF FIRE INSURANCE.

The very conditions under which fire insurance is required make it almost impossible to formulate a uniform policy. In this respect it differs essentially from ordinary life insurance, where the policies issued by a company are precisely alike as to conditions imposed upon the insured as well as those governing the company. In fire insur-

ance, while the general tenor of all policies is to the same effect, so many special conditions are inserted as to make of each policy virtually a separate and distinct contract. A policy that will insure a grain elevator and its contents cannot be made to cover a summer hotel and its furniture, or a general warehouse filled with miscellaneous merchandise. Each policy must be so drawn as to specifically cover property it is intended to insure. While this is the fact, it is not surprising that resort has frequently to be made to the courts to obtain judicial interpretations of contracts. Considering, however, that millions of these contracts are issued, it is amazing that so few of them afford subjects for litigation, especially when other contracts, outside of insurance, many of them drawn by lawyers, afford the courts constant employment. Certain general features of fire insurance contracts have been definitely determined by the courts, and we here give a brief synopsis of them, without, however, attempting to cite the authorities for them:

*Abandonment.*—Insured property, injured by fire, cannot be abandoned to the insurers without their consent. The contract does not require them to assume ownership of property, but only to pay for such damage as is made by fire, or by other causes resulting from fire.

*Additional Insurance.*—Unless the terms of the policy specially permit additional insurance, the placing of such upon the property insured renders void the original policy.

*Adjustment.*—The adjustment of a loss between the parties to an insurance contract is not binding upon either; it is simply a preliminary to a final settlement, and may be amended or rejected.

*Agent.*—A company is bound by the acts of its agent, within the legitimate scope of his authority. A duly authorized agent is presumed to be such unless sufficient notice of the withdrawal of his authority has been given.

*Agreement.*—A binding insurance contract may be made by oral agreement, the policy being but its written form. There are limitations to this rule, as when the agreement is in violation of a statute, or is contrary to the constitution or by-laws of the company.

*Alienation.*—The alienation or transfer of insured property without the consent of the company insuring voids the policy.

*Alteration.*—Material alterations in insured property, whereby the hazard is increased, renders the policy void.

*Application.*—The application for insurance is usually in writing, and forms the basis of the contract. Material misrepresentations in the application make the policy void.

*Appraisal.*—Appraisements made in accordance with stipulations in the policy are valid and binding upon the parties to the contract.

*Arbitration.*—When the policy provides that matters of difference between the insured and the insurer shall be submitted to arbitration, the stipulation is held to be binding, but no such agreement can preclude the courts from deciding questions of law, or determining the equities under the contract.

*Assignment.*—The contract of insurance is a personal one purely, and does not attach to nor follow the property covered in case of change of ownership, except by assignment with consent of insurer and insured. Assignments are of several kinds, viz.: 1. An assignment of policy when property covered has been transferred to another, and policy is assigned to the transferee. This is an assignment of the insurance under policy, and a new contract is entered into between the insurer and the transferee, continuing the original insurance. 2. An assignment of policy as collateral security, in which case the right of the insured to recover the amount of claim for loss is transferred to the assignee. This is an assignment of a right to recover, or of a *chose in action* only, and not of the insurance. 3. An assignment of a claim for loss, if any, to a payee named in policy, like the second case stated, is an assignment of a right, or *chose in action*, and not of the insurance. 4. All assignment of a claim under policy after loss is an assignment simply of a right to recover a claim existing in favor of the assignee. An assignment need not necessarily be in writing, nor be accompanied with delivery. The assignment is the contract



of the parties, of which the writing and delivery are the mere evidence, and may be waived. At common law a policy is not assignable so as to give the assignee the right to sue in his own name. The assignee acquires merely an equitable claim, which he can enforce only in the name of the assignor. But under an ordinary assignment to a purchaser of property covered by insurance, a new contract is entered into, between the insurer and the assignee, who may recover for loss in his own name. Where the policy is assigned as a collateral, or where claim for loss is assigned, and each is made payable to a third party, in each case such assignee can bring an action in his own name to recover the actual loss sustained by the insured to the extent of the interest of such assignee. But merely making a policy payable in case of loss to a third person is not an assignment. In this latter case the action must be brought in the name of the insured for the use of the payee. The insured may assign his claim or interest in policy after loss without the consent of the insurer, any condition to the contrary notwithstanding, such condition being void in law, it being incompetent for the insured to inhibit the assignment of a claim for loss.

*Attachment.*—A creditor cannot attach an insurance policy, but a claim for loss is subject to attachment or garnishment.

*Bankruptcy.*—The bankruptcy of an insurance company does not invalidate its policy in the hands of the insured, and as between co-insurers, such policy must be regarded as full co-insurance and liable for its *pro rata* of loss. Insurers do not guarantee the solvency of co-insurers. A re-insurance company cannot take advantage of the bankruptcy of the company re-insured, without express stipulations to that effect in payment of claim of re-insured company for loss originally sustained under its policy, but must pay the full amount of the loss as re-insured for the benefit of the bankrupt company. In effect it is the loss that is re-insured. The policyholder in a bankrupt company becomes simply a creditor, upon cancellation of policy, to the amount of unearned premium; or in case of loss, to the amount of loss sustained, and in either event must file his claim in the ordinary manner, and look to the assets of the bankrupt company for his money.

*Cancellation.*—Neither party to an insurance contract can cancel the policy arbitrarily unless it is so specified in the policy. When canceled by the company, a tender of the unearned premium must be made to the insured, and in case of the insured desiring cancellation, he must surrender the policy. Mere notice of a desire to cancel is not sufficient. It is customary for companies to reserve the right to cancel, but such action cannot be taken at unseasonable hours, nor when a conflagration or other peril threatens.

*Change of Hazard.*—Any changes made in the insured property without the consent of the insured, whereby the character of the hazard is increased, voids the policy.

*Commission Goods.*—Property held "in trust or on commission" is not covered by insurance issued to consignee upon "his stock," but must be particularly mentioned. Neither goods "in trust" nor "on commission" are owned by the insured, and therefore are not covered as his property. A consignee, however, may insure consigned goods to their full value for the benefit of the consignor, or may merely cover his interest as consignee.

*Common Carriers.*—Property intrusted to common carriers, and for the value of which they are responsible, may be insured by such carriers, their responsibility for value giving them an insurable interest in the property.

*Concealment.*—The concealment by either party to the contract of material facts voids the policy.

*Contract.*—The contract of insurance may be oral as well as in writing. To be valid it must be entered into between competent parties; it must be predicated upon a *bona fide* insurable interest; it must be for a definite or determinable amount of insurance; the property or interest covered must be particularly described; the time for which the insurance is to be in force must be definitely stated; not exceeding one year, and the consideration must be valid and determined. Conditions of the contract may be changed or waived to suit the necessities of business, by duly authorized representatives of the parties in interest.

*Custom.*—Custom or usage may be cited to explain a policy of insurance, but cannot override its express conditions.

*Damages.*—Damages apply to losses upon property not entirely destroyed, and which has some value remaining. Such damages, whether by fire, water, heat, smoke, or removal, are legit-

imately covered by policy of insurance. As in the case of loss, the damage must be accidental. Actual burning is not necessary in a claim for damage or loss.

*Delivery of Policy.*—It is not necessary to the validity of a policy that it should be actually delivered to the insured. If its conditions have been agreed upon, the mere matter of delivering the agreement in writing is not necessary, as the intention of the parties governs. A policy delivered without the payment of premium is also binding upon the insurer, as the delivery is evidence of a waiver of payment, going to show that credit for the premium was granted.

*Diagram.*—A diagram representing the property insured is made a part of the application, but does not constitute a warranty.

*Double Insurance.*—Under double insurance each insurer is a co-insurer, and proportionately liable for loss on property covered. The limitation of the liability of co-insurers is, as a rule, determined by the conditions of policy. In the absence of any limitation, each insurer is liable for the entire loss, and the insured may collect the whole from any one, in which case the insurer paying the loss will be entitled to contribution for reimbursement from the other co-insurers.

*Encumbrance.*—An encumbrance upon insured property does not deprive the owner of insurable interest, and the policy is held to be valid. Such encumbrance need not be specified unless inquired into, and the failure to mention it does not amount to concealment. If inquired into, the nature of the encumbrance must be truthfully stated.

*Estoppel.*—A principal will be estopped from denying the knowledge, acts or admissions of an agent which are performed in the legitimate discharge of duties, but which should be communicated to the principal. Material matters communicated to an agent will be deemed communicated to the principal. The cognizance of facts by the agent will estop their denial by the principal.

*Explosions.*—A loss caused by explosion is not, as a rule, covered by insurance. To this rule are the following ordinary exceptions: 1. Where fire shall ensue from such explosion, in which case the insurer will be liable for such loss as may be caused by fire *after* the explosion shall occur; loss to be estimated upon value of property after the casualty. 2. Where the explosion was the result of a fire within the premises covered, as in a store on fire in which gunpowder is stored, and which explodes during the fire. There must be actual ignition prior to the explosion to bring the loss within the policy in this latter case. Damage by concussion, where there is no fire in the premises, is not covered by insurance. The blowing up of buildings in imminent danger of fire to arrest its progress, it has been held, occasioned a loss for which the insurers were liable.

*Fixtures.*—The word fixture means something fixed or attached to another thing, to distinguish it from something movable, but not necessarily immovable. It must be something, however, capable of annexation and of becoming fixed either to the realty or to a structure constituting a part of it. It usually applies to personal property which has become attached to realty by annexation, yet severable from it. When not severable without spoliation, it becomes a fixture *real*; if removable without spoliation, a fixture *personal*. A fixture *real* passes with the realty; a fixture *personal* does not.

*Goods in Trust or on Commission.*—Property held "in trust or on commission, or sold but not delivered," may be insured by the party holding such property, for the benefit of himself and the real owner, or for a limited interest only, such as commissions, advances, etc.

*Indemnity.*—The actual loss is the measure of the indemnity guaranteed by a policy of insurance. It cannot be construed as covering consequential damages resulting from fire, but only those that are actually caused by it.

*Insurable Interest.*—The person desiring insurance must have a *bona fide* interest in the property insured to make the policy valid. A policy taken upon property in which the insured has no interest is regarded as a wager or gambling policy, and will not be enforced by the courts.

*Interpretation.*—As the insurance contract is usually written by the insurer, any ambiguity of language will be construed to his disadvantage. The tendency of the courts is to construe insurance contracts according to their spirit and their commercial character as affording

indemnity, and not to quibble over involved expressions, either in the printed or written form.

*Joint Insurance.*—Insurance may be taken by two or more persons upon the same property in which each has an insurable interest. In case of loss, each may recover to the extent of his individual loss.

*Lapsed Policy.*—A lapsed policy is virtually dead, and can only be revived by the mutual agreement of both parties to the contract. The revival of a lapsed policy is a new contract of itself, and is subject of proof.

*Limitation.*—A policy may limit the time in which proof of loss must be made or suit brought to recover under it, and unless waived will be sustained.

*Loss.*—The loss recoverable under a policy of insurance is the actual value of the property destroyed, or of damage sustained, not exceeding the sum insured, and limited to the *bona fide* interest of the insured in the property covered at the time of the fire, subject to the exceptions of loss by explosions, theft, fraud, usurped power, riot, and such other exemptions as may be mentioned in the contract. If there be two or more insurances upon the same property or subject, in case of loss, each insurer will contribute equitably upon the loss sustained. Most policies determine by conditions the extent of contributive liability. Loss paid by mistake, or through gross error, is recoverable upon clearly proving the mistake or error. Loss paid by compromise is only recoverable on account of fraud in matters involved in the compromise, which fraud must be affirmatively proven. If both parties understand the nature of the compromise and assent to it, there can be no recovery of amount paid, nor can a claim be sustained for additional payment.

*Measure of Damage.*—The actual cash value of the property destroyed, or of the damage inflicted upon it at the time of such loss or damage, is the measure of damage under the policy, and the sum of the indemnity guaranteed. It may be paid in cash by the insurer, or the property placed in as good condition as it was before the loss or damage occurred. In case the insurer elects to reinstate the property, the cost of such reinstatement is the measure of damage.

*Mortgagee.*—A mortgagee may effect insurance in his own name and for his own benefit, on the property of a mortgagor, based upon his interest in the property as mortgagee; and in the event of loss can recover the amount of loss to the extent of his interest at the time of the loss in the property mortgaged and destroyed. If the mortgagee effect insurance at the request and cost, or for the benefit of mortgagor, the latter will be entitled to a credit upon his mortgage of amount of loss paid. Separate mortgagees may insure upon the same property to cover their respective interests.

*Mortgagor.*—A mortgagor may effect insurance upon mortgaged premises to their full value, in his own name and for his own use and benefit, or for the benefit of any other person interested in the property as creditor or otherwise. A mortgagor has an insurable interest in mortgaged premises sold under foreclosure, until the equity of redemption has expired. A mortgagor is only entitled to the benefit of mortgagee insurance by agreement with mortgagee. If mortgagor insure for benefit of mortgagee, in case of loss the mortgagor cannot recover alone unless the mortgagee has been paid. Same where loss is made payable to mortgagee.

*Negligence.*—Gross and wilful negligence will void a policy, provided it amounts to absolute misconduct. Disregard of matters prohibited in the contract is evidence of such negligence. Mere carelessness, however, will not disturb the policy.

*Notice.*—In matters requiring notice to be given to either party to the contract it is sufficient to give such notice to the authorized agent of such party. If the agent fails to notify his principal, the principal is, nevertheless, bound by the notice.

*Occupancy.*—The term occupancy means the continuous occupancy of the premises insured in the manner and for the purpose as when the policy issued. A mere change of tenants is not a change of occupancy, but to constitute such change the premises must be applied to different uses than those described, in which case the policy becomes null and void. The non-occupancy of insured premises also vacates the policy, unless stipulations to the contrary are provided in the contract.

*Other Insurance.*—Insurance taken by the same insurer upon property already covered, is *other* insurance, and such must be assented to in writing by a co-insurer unless waived, when

a clause exists in policy requiring notice of other insurance, or such policy will be rendered void. The theory of the clause requiring notice of and consent to all the insurance taken upon property is, that each insurer has the right to know how much insurance is being carried upon the property by the assured, as a means of preventing over-insurance. Insurance covering separate properties or interests, or taken by different parties on the same property, is not other insurance, such as insurance by mortgagor and mortgagee, each payable to himself. Other insurance is *additional* insurance, and must be upon the same interest to property and be valid.

*Over-Insurance.*—Insurance in excess of the value of the property does not void the policy unless fraud be shown. No matter for what sum he is insured, the owner of the property can only recover for actual loss, which is the limit of the liability of the insurer.

*Over-Valuation.*—Over-valuation, when willfully made, constitutes a good defense to a claim for loss. Such excessive valuation, however, must be something more than mere exaggeration and in the nature of fraud.

*Partners.*—Each partner in a firm has an insurable interest in the joint property of the firm, and the acts of one are binding upon all the others.

*Policy.*—The policy of insurance is the written evidence of the contract agreed upon between the insured and the insurer. It is varied in terms and conditions to suit circumstances. Only in the State of Massachusetts is a uniform form of policy prescribed by statute, and even that form may be modified or changed in some of its conditions. What is termed an open policy is one wherein the amount of indemnity is determined after the loss or damage has occurred. A valued policy is one where the amount of indemnity is specified, which amount is recoverable at law.

*Proof of Loss.*—Notice and proof of loss, as required by the terms of the policy, are conditions precedent to the assured's right of recovery, unless waived by the insurer. Notice of loss given verbally to an agent has been held a sufficient compliance with the requirement to notify the company. So also, if an adjuster visit the assured, and make an examination of the loss, no further notice would be required. Immediate notice is as soon as circumstances will permit in each particular case. The proof of loss furnished must conform to the specific requirements of the policy; no further proof can be demanded. No particular form of statement is necessary, a plain recital of facts being sufficient. Formal proof of loss is not evidence to go to a jury; the loss must be proved aside from the proof furnished by the insured, or the affidavit of the insured taken in the course of examination. If proof of loss as furnished be defective, such defect must be objected to. A refusal to pay, or to recognize a claim for loss, will prevent the insurer from objecting to the claim for want of proof. A denial of liability is a waiver of proof, and of the condition requiring it. A waiver of notice is not a waiver of proof. Proof of loss may be amended before final settlement. The particular account of loss required depends upon the nature of the case. It must be as detailed as circumstances will permit, so as to particularly set forth the character and extent of the loss sustained upon the property covered. There is not, in most policies, any stipulation as to the time within which proof of loss must be made by the insured; but as the loss is not payable under ordinary policies until sixty days after proof has been furnished, and no action to recover loss can be maintained after one year from the date of the fire, it would follow that in order to retain the right to bring an action under the policy, proof of loss must be filed sixty days before the close of the year of limitation.

*Premium.*—The premium is the consideration for the insurance, and presumably is to be paid to the insurer at the time of delivering the policy. The delivery of policy and payment of premium are acts which complete the contract and give it force and effect. They are not acts, however, absolutely essential to the validity of the insurance, for they may be waived, by the parties to the contract. The insurance may or may not attach with the payment of premium or with delivery of policy. The intention or agreement of the parties is what controls, and not the payment or non-payment of premium, delivery or non-delivery of the policy.

*Property Covered.*—The property covered by the policy is restricted to the subjects described in the written portion of the instrument. The terms of the policy cannot be enlarged or contracted to cover more or less than the property described in the language employed. The rule, however, of the greater including the less, will obtain in construing the meaning of language

or terms contained in the policy as written. For instance, a policy covering on "mill" will cover the entire property necessary to constitute the mill covered—building, machinery, fixtures, motive power, etc. A policy covering on "machinery" will include fixed and movable machinery, its connections and fixtures, or all property included in the entire machinery employed in the premises. Also a policy on "general stock of merchandise" will cover all articles of merchandise embraced in the particular stock covered, including prohibited as well as non-prohibited articles. But on the other hand, a policy on "mill building" will not cover anything but the building proper. "Fixed machinery" will not cover movable machinery, nor will "general stock of dry goods" cover groceries, hardware, or other merchandise not dry goods. For the same reason, "household furniture" will not include library, wearing apparel or provision. Nor will "wearing apparel" cover a watch, jewelry, or other personal ornament. Each subject covered will include all items naturally or necessarily embraced in that particular subject, but will not extend to nor cover another subject not specifically mentioned. Under this head it may also be stated that a policy on machinery, stock, household furniture, apparel, etc., will cover subsequent purchases or additions made after the insurance of the policy, as these terms are used in a general sense, and not as particularizing specific items embraced by each subject. Not so, however, on a building, which is specifically covered as a particular item.

*Reforming Policy.*—Where a policy contains a manifest error, the courts will correct it so as to make it conform to the terms of the contract as agreed upon. To do this requires the consent of both parties to it.

*Re-insurance.*—Re-insurance is payable on proof and demand of the company obtaining it, without regard to whether the re-insured company has paid the loss or not. The re-insurance contract is between companies, and not dependent upon the payment of the loss. With the contract between the re-insured company and the insured, the companies re-insuring the risk have nothing to do.

*Removal.*—The removal of property terminates the insurance, but damage by removal in consequence of fire is covered by the policy. Two recent decisions in Rhode Island, however, held that a policy upon household furniture continued notwithstanding its removal from place to place. No other courts have so held, and underwriters do not regard these decisions as sound law.

*Renewal.*—A policy which has lapsed through the act of the insured may be restored by waiver by the company without a new consideration.

*Sale.*—The sale of insured property terminates the insurance and necessitates a new contract.

*Stock in Trade.*—By the use of the term "stock in trade" in a policy of insurance, all articles of merchandise usually kept for sale in such stocks as the one in question, will be covered without being specifically enumerated. So will merchandise embraced in classes of hazards otherwise prohibited be covered, as the language is deemed a permit for a wider range of hazards than would exist without it under conditions of policy.

*Survey.*—A survey is merely a plan or description of the premises upon which insurance is desired. It is not a warranty, nor does it enter into the contract unless specially referred to and made a part of it.

*Suspension.*—A policy may be issued and held in suspense, that is, does not attach, until a specified time or in a certain contingency. It then becomes of full force and effect. Should a loss occur during the suspension, no recovery can be made.

*Theft.*—Unless the contrary be specified, loss by theft occurring during exposure incidental to a fire would be covered by the policy, provided the insured had exercised due diligence in protecting his property.

*Trustee.*—A trustee has an insurable interest in the property held by him in trust for others, and may obtain insurance in the interests of the beneficiaries of his trust.

*Use.*—Use contemplates permanency; an established, and not a temporary use. When the use of the property covered necessarily involves the presence or employment of prohibited articles or trades, the written portion of policy expressly covering such general property will be



construed to permit the presence and employment of such prohibited articles of trade as are necessary and incident to the legitimate use of the general property covered. Where policy provides against an unlawful use of premises, if premises be permanently appropriated to such use, policy will be void.

**Unlawful.**—Insurance will not attach to property which the statutes make it unlawful to hold, nor if employed in unlawful enterprises. Insurance issued by a company not authorized to do business in the State where the property is situated, is unlawful ; the contract is binding as between the insured and the company, but suits to recover cannot be brought in the States whose laws have not been complied with. This is termed “underground insurance.”

**Waiver.**—The most important, and perhaps the most unsettled, question involved in fire underwriting, is that of waiver, *i. e.*, waiver of the conditions and requirements of policy. Waiver is either actual or implied, and is the act, or the result of an act, of either the insurer as principal or of the agent. The omission to enforce a right or privilege existing under a contract, or to exact strict compliance with its terms, constitutes a waiver of such right, privilege or compliance. This waiver may be by positive agreement, as it may be by implication, or by the natural effect of an agreement or an act performed or omitted. Waiver in effect converts the old into a new contract ; therefore waiver must be positively shown by the party claiming it. As a general proposition it may be stated that the original parties to a contract, as principals, may alter, amend or abrogate the old, and create a new, agreement. What omission or commission will amount to waiver, must depend upon circumstances and proof in each case. That waiver is possible is certain. A principal being competent to effect a waiver, it is competent for an agent acting in his proper capacity to effect a waiver also, and as a rule, the agent making the contract can vary its terms, with or without notice to his principal. The tendency of late decisions is, that an agent may waive any of the conditions of policy and bind the company by such waiver. The powers of an agent are, *prima facie*, co-extensive with the business entrusted to his care, and a company must be held responsible for the acts of an agent within the scope of his employment. This is the doctrine of the Supreme Court of the United States as laid down in a recent decision.

**Warranty.**—A warranty is a stipulation in writing on the face of the policy, on the truth or fulfillment of which the validity of the contract depends. Warranties must be complied with strictly as a condition of recovery, as they enter into the consideration of the contract. Warranties can only exist upon the clear intendment of the words in which they are expressed, and will not be extended nor inferred. Representations are not warranties unless so declared, and then, as a rule, as to material matters only. A warranty is a part of the contract ; a representation is not.

## FIRE INSURANCE DEFINITIONS.

### TECHNICAL WORDS USED BY FIRE UNDERWRITERS.

The following technical terms are frequently met with in the insurance business, and we give the accepted definition of them :

[Revised and corrected for THE INSURANCE YEAR BOOK FOR 1883.]

**Abandonment.**—A relinquishment to the insurer by the insured of property covered by insurance.

**Abatement.**—A reduction of charge or claim.

**Abstract.**—A report or summary of business transactions.

**Accumulations.**—The gross assets of a company ; also amount of excess over capital.

**Actuary.**—One who estimates values or amounts by mathematical calculation.

**Additional.**—An increase of whatever may appertain to the risk or contract

**Adjacent.**—Contiguous, but not adjoining.

**Adjoining.**—Connected, touching, not separated.

**Adjuster.**—One who ascertains values, or amount of loss.

**Adjustment.**—The ascertainment of value or amount of loss.



- Agent.*—A person appointed, usually by commission or letter, to represent a company.
- Agency.*—The place where an agent is appointed ; also being clothed with the powers of an agent.
- Agreement.*—The mutual assent of two or more parties to a contract.
- Alteration.*—Changing the original contract or risk.
- Application.*—A proposal or request for insurance ; ordinarily a written instrument signed by the insured.
- Applicant.*—One who makes an application.
- Appraisal.*—An estimation or valuation of property—usually by two or more persons especially chosen.
- Appraiser.*—One who makes an appraisal, or an estimate of value.
- Appraisement.*—The amount or value as determined by appraisers.
- Arbitrate.*—To refer unsettled matters, or questions in dispute, to third parties for settlement.
- Arbitration.*—The settlement of differences, or of amount of loss, by third parties especially chosen and empowered to effect a settlement.
- Arbitrator.*—One chosen to effect an arbitration, or settlement of differences.
- Arson.*—At common law, the malicious burning of the building of another. Commonly, the burning of one's own building.
- Assessment.*—A proportionate contribution or levy.
- Assignment.*—A transfer by written endorsement.
- Assurance.*—Used technically with reference to *life* insurance, but commonly interchangeable with insurance, life or fire.
- Assured.*—One who effects insurance ; the insured.
- Average.*—A mean proportion ; aggregate proportion.
- Average Clause.*—A condition of the insurance contract, providing for making the loss recoverable proportionate with the amount of insurance to the value of the property covered.
- Award.*—The decision or finding of appraisers, arbitrators, or an adjuster respecting the loss or matter to be determined.
- Basis Rate.*—The minimum rate on a building considered with reference to a single non-hazardous occupancy.
- Blank.*—A paper referring to insurance, partially made out, usually printed, to be filled and completed with appropriate data, and as a rule to be signed.
- Blanket Policy.*—One covering several subjects generally under one sum.
- Block.*—A large residence or business building, constituting an entirety as a structure ; also used to designate one side of a square or plot of ground bounded by two or more streets.
- Board.*—An association of underwriters for professional purposes.
- Broker.*—One who acts for either the insurer or the insured, in negotiating insurance. A middle man.
- Building.*—The entire substructure and superstructure of an edifice—all embraced in the entirety of construction.
- Cancel.*—To terminate a policy or contract of insurance before the date of expiration.
- Capital.*—The basis or guarantee fund of a company or underwriter, upon which credit is obtained, and upon which authority to transact business is predicated.
- Carpenters' or Builders' Risk.*—Wrongly termed *risk*—properly the *hazard* created by building, altering or repairing premises covered by insurance.
- Certificate of Loss.*—The certificate of official to amount of loss, as required by terms of policy.
- Co-Insurance.*—An insurance where another insurer is jointly liable for loss.
- Co-Insurance Clause.*—A clause in policy providing that the insurance granted shall be liable for loss only in proportion as the sum insured shall bear to the value of the property covered.
- Co-Insurer.*—One of two or more insurers on the same property or subject ; another insurer jointly liable on the same risk.
- Combined Risk.*—A risk involving two or more adjoining or contiguous risks, as one whole.
- Combustion.*—Actual ignition or burning of a substance.
- Commission.*—The certificate of authority issued by company to agent ; also compensation for services as agent.

- Composition Roof*.—A roof of very heavy paper, tar and gravel, or cement.
- Compromise*.—A settlement of differences by mutual concessions.
- Compound Risk*.—A risk involving several distinct hazards, usually of different degree.
- Concealment*.—The intentional suppression or withholding of a fact relating to the insurance.
- Concurrent*.—Uniform ; of like import ; worded alike.
- Conditions of Policy*.—The written or printed portions of the contract usually applied to the printed form.
- Consequential Loss*.—An indirect, remote or resulting loss.
- Consideration*.—The money, service, or other valid equivalent for the insurance obtained.
- Contribution*.—The proportionate, or equitable, share of claim or loss.
- Coped*.—A top finish or cap to a wall, extending over the sides.
- Daily Report*.—A copy of the written portion of policy, with a survey or description of the risk by question and answer.
- Damage*.—The loss sustained, where the property is not totally destroyed.
- Danger*.—The degree of hazard, or probability of loss by fire.
- Depreciation*.—The loss upon or decline in value of property from any cause.
- Detached*.—Sufficiently remote from exposures to avoid ignition or damage from the burning of such exposures. From 75 to 200 feet may constitute *detached*.
- Diagram*.—A ground plan or survey of premises, giving the proportions of the risk and its surroundings.
- Double Insurance*.—Ordinarily, insurance upon property largely in excess of its value ; also, two or more insurances on one risk.
- Dwelling*.—A building constructed for or used as a residence or habitation.
- Endorsement*.—Any writing on policy made after its issuance.
- Entire Wall*.—A brick, stone, or other equivalent wall, without openings.
- Exposure*.—A building or combustible thing adjoining or contiguous to a risk, and by which the hazard is increased.
- External Hazard*.—The hazard or danger of fire to a risk from surroundings.
- Extra Hazardous*.—A risk involving more than the ordinary or average degree of hazard.
- Factory*.—A building where manufacturing is done.
- Fire Insurance*.—Indemnity for loss of property by fire. [See Insurance.]
- Fire Proof*.—Not combustible ; constructed so as to prevent the inception or spread of fire ; ability to resist fire internally and externally.
- Fire Wall*.—A wall capable of resisting fire ; a wall without openings and rising above the roof sufficiently to protect from fire, usually not less than eighteen inches, and coped.
- Fixture, Personal*.—Anything stationary, independent, or attached to another thing, but removable without spoliation of another thing, or injury to itself. *Personal Property*.
- Fixture, Real*.—Anything stationary, an improvement, an attachment or connection forming a part of the realty, *i. e.*, a building, or other permanent improvement, but not removable without spoliation of another thing, or injury to itself. *Real Property*.
- Floating Policy*.—A blanket or general policy covering several subjects under one sum, usually applied to a policy covering two or more buildings or independent sections, with possibly their contents, under one sum.
- Forfeiture*.—An avoidance of vitiation of the contract.
- Frame Range*.—Three or more frame buildings adjoining or contiguous, or sufficiently near to communicate fire from one to another.
- Fraud*.—Willful deception, or criminal omission or commission by the insurer or insured, in a matter relating to the insurance.
- Furniture*.—That which is used for utility or ornament in furnishing premises.
- General Policy*.—One covering several subjects in one sum.
- Guaranty*.—A statement or condition declared absolute and warranted as declared ; a condition to be fulfilled upon penalty of forfeiture.
- Hazard*.—The danger of fire involved in a risk, or its liability to burn from internal or external causes.
- Hazardous*.—A risk involving only the ordinary or average degree of hazard.
- Implement*.—"A tool, instrument or utensil."—*Webster*. Ordinarily an instrument or article used in performing labor, and generally operated by hand.

**Incendiarism.**—The malicious burning of a building.

**Indemnity.**—Payment, or restoration, by repair or otherwise, in full, under the contract for loss of property by fire.

**Inherent Hazard.**—The danger of liability to burn from causes inherent in the risk.

**Insurance.**—A system of finance involving fire hazard, and compensation for loss of property by fire ; the contract of indemnity entered into ; amount covered by policy ; amount of indemnity.

**Insurant.**—One who effects or secures insurance on property ; the insured.

**Insurable Interest.**—A legal *bona fide* moneyed interest in property.

**Insurer.**—One who insures ; the underwriter issuing policy.

**Insured.**—One who is insured ; the insurant ; the beneficiary.

**Inventory.**—An itemized schedule of property on hand.

**Invoice.**—An itemized schedule of property purchased, or a bill of items.

**Isolated.**—Detached ; remote from exposure.

**Joint Insurance.**—Insurance in which two or more persons are jointly interested, based upon joint interest in property.

**Ledged Wall.**—A wall with projections for timbers or supports to rest upon.

**Limitation.**—The time when claim for loss becomes payable under terms of policy ; also the time within which suit at law must be brought by assured to recover amount of loss.

**Line.**—The amount of insurance covered by policy and involved in one hazard.

**Local Agent.**—An agent for a particular place or locality.

**Loss.**—The amount of property damaged or destroyed covered by insurance, or the amount for which claim is made under policy.

**Machinery.**—"Any complicated piece of workmanship."—*Webster*. Also a combination of mechanical parts operating as one whole, and set in motion by motive power.

**Machinery, Fixed.**—A combination of mechanical appliances, or a machine and its connections, used in aid of labor, and necessarily stationary or fixed in a permanent position, usually by attachment to floor, wall or ceiling of building.

**Machinery, Movable.**—Machinery not necessarily stationary, or fixed in position by attachment, but subject to change of situation, or removable without loss or injury.

**Maximum Rate.**—The highest rate upon property.

**Minimum Rate.**—The lowest rate upon property.

**Moral Hazard.**—The hazard or danger arising from the carelessness or criminality of the insured, or attaching to property contiguous to the risk covered.

**Non-Current.**—Unlike ; different in import ; covering different subjects.

**Non-Hazardous.**—A risk not involving the ordinary or average hazard of property.

**Non-Liability.**—Not liable for loss under the policy.

**Omnibus-Block.**—A building having several rooms or divisions, and occupied as an entirety for various purposes, and usually various occupants.

**Open-Policy.**—Open in which the amount of insurance is not stated at the time of writing, but to be entered by subsequent endorsement.

**Other Insurance.**—Additional insurance on the same subject.

**Over-Insurance.**—An insurance exceeding the value of the property covered.

**Over-Valuation.**—A valuation of property in excess of actual value.

**Parapet Wall.**—A wall rising above the roof ; sometimes used to designate a *fire-wall*, from the fact that the parapet wall proper would probably rise above the roof sufficiently to guard against fire in the roof. A parapet wall is not necessarily a fire-wall.

**Partial Loss.**—A loss upon property covered, amounting to less than the insurance.

**Party Wall.**—A wall used or owned in common between two adjoining buildings, otherwise distinct.

**Perpetual Policy.**—One not expiring by limitation ; also one where the annual premium is derived from a deposit made with the insurer by the insured.

**Policy.**—The instrument or evidence of the contract made. Policies are ordinary where the amount insured is a definite sum, but the amount recoverable is indefinite. Policies may also be classed as follows : Annual, term, general, blanket or floating, specific, open, valued and wager.

**Premium.**—The consideration paid for the insurance obtained.

**Pro-Rata.**—A proportionate amount. In proportion.

**Proof of Loss.**—The declaration of assured of insurance, loss, interest value, vouchers and certificate as required by terms of policy.

**Rate.**—The per centum of premium charged for insurance.

**Rebate.**—A return or credit of a portion of the premium charged.

**Re-Insurance.**—An insurance by one company transferred, in whole or in part, by it to another ; a division of insurance ; also a reserve fund sufficient to effect a transfer of insurance to another company, usually a percentage of the premium.

**Re-Insure.**—To effect re-insurance of a part or the whole of the amount originally covered.

**Renewal.**—A continuance of the contract of insurance. Also the receipt for premium and certificate of continuance.

**Replace.**—To furnish property of a like kind to that destroyed.

**Representation.**—A statement of assured concerning the risk or relating to insurance.

**Restore.**—To make good the loss by repairing or replacing the property covered.

**Return-Commission.**—The commission to be returned to company upon return premium paid assured upon cancellation of policy.

**Return-Premium.**—The proportion of premium returnable to the assured upon terminating a policy.

**Risk.**—The subject covered by insurance. Sometimes improperly called *hazard*.

**Salvage.**—Unexhausted insurance after payment of loss. Also undestroyed property covered by insurance.

**Sky-Light.**—A window in roof of building.

**Special Agent.**—An agent empowered to perform special service. Usually one who travels in the employ of a company.

**Special Hazard.**—A risk in which the liability to loss is more than ordinary ; usually applied to manufactories ; also very large or compound risks.

**Specific Policy.**—A policy upon which the risk is defined upon a single item or subject, and is not upon several subjects conjointly. Special insurance.

**Standard Rate.**—The approved minimum rate for a risk unexposed.

**Standard Risk.**—A building constructed with reference to non-liability to burn, and calculated to resist injury from fire.

**Standard Wall.**—A non-combustible wall built in architectural proportion, and perfect in construction.

**Sub-Agent.**—An agent with limited authority only. One not authorized to issue policies or make contracts.

**Subject of Insurance.**—The thing covered, or interest protected by insurance.

**Subrogation.**—The substitution of the insurer for the risk of the insured—usually by assignment—and the assumption of rights assigned by insurer to the extent of money paid for benefit of the assured.

**Surplus.**—The excess of assets of a company beyond all legal liabilities.

**Survey.**—A plan or description of property covered by insurance, or upon which insurance is proposed.

**Total Loss.—Insurance.**—A loss where the value of the property damaged or destroyed equals or exceeds the amount of insurance thereon.

**Total Loss.—Property.**—A loss where the entire property covered by insurance is destroyed.

**Tool.**—An implement of handiwork. An instrument operated by and aiding the work of the hand.

**Unexposed.**—Remote from surrounding buildings or things combustible. Detached.

**Underwriter.**—One who issues or subscribes a policy or contract for insurance. The insurer.

**Voucher.**—Authentic evidence, or proof in writing, in support of claim for loss.

**Valued Policy.**—A policy in which the value of the property covered, and the amount to be paid in case of loss, are predetermined and stated.

**Wager Policy.**—A policy having no insurable interest as a foundation—a gambling contract.

**Warranty.**—A statement or condition with reference to insurance, the truth of which the insured declares to be absolute, and which is made part of the contract—a breach working forfeiture.

**Well-Hole.**—An opening in the floor for light, or for ingress or egress.

## EXPECTATION OF LIFE.

### THE MORTALITY TABLES GOVERNING LIFE INSURANCE.

Long and careful observations have shown that though the life of any given individual is proverbially uncertain, yet if a large number of persons in ordinary circumstances, at a given age, be taken, there is a law, fixed and uniform, determining within very narrow limits, the average number of years of life remaining to them. For example: If we take 10,000 persons at the age of 22 years, the sum of their ages at death will amount to about 629,000 years, showing that on an average each person now 22 years old will live very nearly 41 years longer. This mean after-life time is called *expectation* of life at the assured age; that is, the number of years which one of that age may *expect, probably*, to live, though many will die sooner, and even 72 out of 10,000, during the first year.

The tables given herewith show the number living at the beginning of each year, the deaths during the year and the expectation of duration of life (in years) of each individual survivor. The expectation of life is computed in one of the tables from the compiled statistics which constitute the American Experience Mortality Table; and in constructing the other, the combined Experience or Actuaries' Table is taken as a basis. The American Experience Table, arranged by Sheppard Homans, from the experience of the Mutual Life Insurance Company, of New York, and all the standard European mortality tables, has been adopted by New York and other States as a basis for valuing policies. In compiling this valuable table, Mr. Homans, in addition to the experience derived from the Mutual Life, made use of other American statistics, in order to ascertain more fully the effect of the laws of mortality upon healthy persons living in this country. The Combined Experience Mortality Table was prepared by a committee of eminent actuaries, on the data afforded by the combined experience of seventeen of the principal life insurance offices in England. It was deduced from 62,537 assurances, first published by Jenkin Jones, in 1843, and furnishes a very accurate graduation of assured lives. Some of the objections advanced against it are that certain lives, having been more than once assured, have appeared twice or oftener as elements of the calculation, and that the data for the older ages were insufficient. The collated statistics from which this table was compiled revealed that the mortality among assured females, taking all ages together, is greater than among assured males. A more careful comparison of the different classes insured established the fact that the average duration of male lives under 36 years of age is greater than that of females, and from 36 to 61 years of age the average duration of the lives of females is greater than that of males; but after the age of 61 the male lives have a greater expectation than female lives. The average duration of all the policies were a little less than  $8\frac{1}{2}$  years. The Combined Experience Table has likewise been adopted as a legal standard of valuation by some of the United States, prominent among which is the State of Massachusetts.

NORTHAMPTON MORTALITY TABLE.

EXPECTATION OF LIFE ACCORDING TO THE OBSERVATIONS MADE AT NORTHAMPTON BY DR. PRICE.

AGE.	Expectation Years.	AGE.	Expectation Years.	AGE.	Expectation Years.	AGE.	Expectation Years.
0.....	25.18	25.....	30.83	49.....	18.49	73.....	7.33
1.....	32.74	26.....	30.33	50.....	17.99	74.....	6.92
2.....	37.79	27.....	29.82	51.....	17.50	75.....	6.54
3.....	39.55	28.....	29.30	52.....	17.02	76.....	6.18
4.....	40.58	29.....	28.79	53.....	16.54	77.....	5.83
5.....	40.84	30.....	28.27	54.....	16.06	78.....	5.48
6.....	41.07	31.....	27.76	55.....	15.58	79.....	5.11
7.....	41.03	32.....	27.24	56.....	15.10	80.....	4.75
8.....	40.79	33.....	26.72	57.....	14.63	81.....	4.41
9.....	40.36	34.....	26.20	58.....	14.15	82.....	4.09
10.....	39.78	35.....	25.68	59.....	13.68	83.....	3.80
11.....	39.14	36.....	25.16	60.....	13.21	84.....	3.58
12.....	38.49	37.....	24.64	61.....	12.75	85.....	3.27
13.....	37.83	38.....	24.12	62.....	12.28	86.....	3.19
14.....	37.17	39.....	23.60	63.....	11.81	87.....	3.01
15.....	36.51	40.....	23.08	64.....	11.35	88.....	2.86
16.....	35.85	41.....	22.56	65.....	10.88	89.....	2.66
17.....	35.20	42.....	22.04	66.....	10.12	90.....	2.41
18.....	34.58	43.....	21.54	67.....	9.96	91.....	2.09
19.....	33.99	44.....	21.03	68.....	9.50	92.....	1.75
20.....	33.43	45.....	20.52	69.....	9.05	93.....	1.37
21.....	32.90	46.....	20.02	70.....	8.60	94.....	1.05
22.....	32.39	47.....	19.51	71.....	8.17	95.....	0.75
23.....	31.88	48.....	19.00	72.....	7.74	96.....	0.50
24.....	31.36						

CARLISLE MORTALITY TABLE.

EXPECTATION OF LIFE AT AGES NAMED ACCORDING TO THE OBSERVATIONS MADE AT CARLISLE  
BY DR. HEYSHAM.

AGE.	Expectation Years.	AGE.	Expectation Years.	AGE.	Expectation Years.	AGE.	Expectation Years.
0.....	38.72	26.....	37.14	52.....	19.68	78.....	6.12
1.....	44.68	27.....	36.41	53.....	18.97	79.....	5.80
2.....	47.55	28.....	35.69	54.....	18.28	80.....	5.51
3.....	49.82	29.....	35.00	55.....	17.58	81.....	5.21
4.....	50.76	30.....	34.34	56.....	16.89	82.....	4.93
5.....	51.25	31.....	33.68	57.....	16.21	83.....	4.65
6.....	51.17	32.....	33.03	58.....	15.55	84.....	4.39
7.....	50.80	33.....	32.36	59.....	14.92	85.....	4.12
8.....	50.24	34.....	31.68	60.....	14.34	86.....	3.90
9.....	49.57	35.....	31.00	61.....	13.82	87.....	3.71
10.....	48.82	36.....	30.32	62.....	13.31	88.....	3.59
11.....	48.04	37.....	29.64	63.....	12.18	89.....	3.47
12.....	47.27	38.....	28.96	64.....	12.30	90.....	3.28
13.....	46.51	39.....	28.28	65.....	11.79	91.....	3.26
14.....	45.75	40.....	27.61	66.....	11.27	92.....	3.37
15.....	45.00	41.....	26.97	67.....	10.75	93.....	3.48
16.....	44.27	42.....	26.34	68.....	10.23	94.....	3.53
17.....	43.57	43.....	25.71	69.....	9.70	95.....	3.53
18.....	42.87	44.....	25.09	70.....	9.19	96.....	3.46
19.....	42.17	45.....	24.46	71.....	8.65	97.....	3.28
20.....	41.46	46.....	23.82	72.....	8.16	98.....	3.07
21.....	40.75	47.....	23.17	73.....	7.72	99.....	2.77
22.....	40.04	48.....	22.50	74.....	7.33	100.....	2.28
23.....	39.31	49.....	21.31	75.....	7.01	101.....	1.79
24.....	38.59	50.....	21.11	76.....	6.69	102.....	1.30
25.....	37.86	51.....	20.39	77.....	6.40	103.....	0.83



ACTUARIES' MORTALITY TABLE.

BASED UPON THE MORTALITY EXPERIENCE OF LIFE ASSURANCE COMPANIES, COLLECTED BY THE INSTITUTE OF ACTUARIES (1869).

AGE.	Expectation Years.	AGE.	Expectation Years.	AGE.	Expectation Years.	AGE.	Expectation Years.
0.....	57.64	25.....	38.44	50.....	20.51	75.....	6.56
1.....	56.64	26.....	37.65	51.....	19.84	76.....	6.17
2.....	55.64	27.....	36.93	52.....	19.17	77.....	5.85
3.....	55.09	28.....	36.18	53.....	18.50	78.....	5.48
4.....	54.83	29.....	35.47	54.....	17.81	79.....	5.22
5.....	53.83	30.....	34.75	55.....	17.14	80.....	4.93
6.....	53.08	31.....	34.04	56.....	16.53	81.....	4.61
7.....	52.67	32.....	33.30	57.....	15.90	82.....	4.36
8.....	55.17	33.....	32.59	58.....	15.26	83.....	4.04
9.....	50.80	34.....	31.86	59.....	14.64	84.....	3.84
10.....	49.89	35.....	31.15	60.....	13.99	85.....	3.58
11.....	49.38	36.....	30.41	61.....	13.42	86.....	3.44
12.....	48.38	37.....	26.69	62.....	12.83	87.....	3.26
13.....	47.50	38.....	28.97	63.....	12.26	88.....	3.05
14.....	46.60	39.....	28.27	64.....	11.72	89.....	2.94
15.....	45.90	40.....	27.57	65.....	11.17	90.....	2.68
16.....	45.14	41.....	26.85	66.....	10.65	91.....	2.46
17.....	44.23	42.....	26.14	67.....	10.12	92.....	2.25
18.....	43.39	43.....	25.42	68.....	9.61	93.....	2.34
19.....	42.64	44.....	24.69	69.....	9.13	94.....	2.90
20.....	41.98	45.....	23.98	70.....	8.68	95.....	1.90
21.....	41.23	46.....	23.27	71.....	8.16	96.....	1.06
22.....	40.51	47.....	22.57	72.....	7.65	97.....	1.00
23.....	39.84	48.....	21.89	73.....	7.24	98.....	0.50
24.....	39.15	49.....	21.20	74.....	6.83		

AMERICAN EXPERIENCE MORTALITY TABLE.

AGE.	Living.	Dying.	Expectation.	AGE.	Living.	Dying.	Expectation.
10.....	100,000	749	48.72	38.....	79,611	749	29.62
11.....	99,251	746	48.08	39.....	78,862	756	28.90
12.....	98,505	743	47.44	40.....	78,106	765	28.18
13.....	97,762	740	46.82	41.....	77,341	774	27.45
14.....	97,022	737	46.16	42.....	76,567	785	26.72
15.....	96,285	735	45.50	43.....	75,782	797	25.99
16.....	95,550	732	44.85	44.....	74,985	812	25.27
17.....	94,818	729	44.19	45.....	74,173	828	24.54
18.....	94,089	727	43.53	46.....	73,345	848	23.80
19.....	93,362	725	42.87	47.....	72,497	870	23.08
20.....	92,637	723	42.20	48.....	71,627	896	22.36
21.....	91,914	722	41.53	49.....	70,731	927	21.63
22.....	91,192	721	40.85	50.....	69,804	962	20.91
23.....	90,471	720	40.17	51.....	68,842	1,001	20.20
24.....	89,751	719	39.49	52.....	67,841	1,044	19.49
25.....	89,032	718	38.81	53.....	66,997	1,091	18.79
26.....	88,314	718	38.11	54.....	65,706	1,143	18.09
27.....	87,596	718	37.43	55.....	64,563	1,199	17.40
28.....	86,878	718	56.73	56.....	63,364	1,260	16.72
29.....	86,160	719	36.03	57.....	62,104	1,325	16.05
30.....	85,441	720	35.33	58.....	60,779	1,394	15.39
31.....	84,721	721	34.62	59.....	59,385	1,468	14.74
32.....	84,000	723	33.92	60.....	57,917	1,546	14.09
33.....	83,277	726	33.21	61.....	56,371	1,628	13.47
34.....	82,551	729	32.50	62.....	54,743	1,713	12.86
35.....	81,822	732	31.78	63.....	53,030	1,800	12.26
36.....	81,090	737	31.07	64.....	51,230	1,889	11.68
37.....	80,353	742	30.35	65.....	49,341	1,980	11.10

EXPECTATION OF LIFE.—(Continued.)  
AMERICAN EXPERIENCE MORTALITY TABLE.—(Concluded).

AGE.	Living.	Dying.	Expectation.	AGE.	Living.	Dying.	Expectation.
66.....	47,361	2,070	10.54	83.....	8,603	1,648	3.39
67.....	45,291	2,158	10.00	84.....	6,955	1,470	3.08
68.....	43,133	2,243	9.48	85.....	5,485	1,292	2.77
69.....	40,890	2,321	8.98	86.....	4,193	1,114	2.47
70.....	38,569	2,391	8.48	87.....	3,079	933	2.19
71.....	36,178	2,448	8.00	88.....	2,146	744	1.91
72.....	33,730	2,487	7.54	89.....	1,402	555	1.66
73.....	31,243	2,505	7.10	90.....	847	385	1.42
74.....	28,738	2,501	6.68	91.....	462	246	1.19
75.....	26,237	2,476	6.28	92.....	216	137	.98
76.....	23,761	2,431	5.88	93.....	79	58	.80
77.....	21,330	2,369	5.48	94.....	21	18	.64
78.....	18,961	2,291	5.16	95.....	3	3	.50
79.....	16,670	2,196	4.74	96.....	0	0	0
80.....	14,474	2,091	4.38	97.....	0	0	0
81.....	12,383	1,964	4.04	98.....	0	0	0
82.....	10,419	1,816	3.71	99.....	0	0	0

COMBINED-EXPERIENCE MORTALITY TABLE.

AGE.	Living.	Dying.	Expectation.	AGE.	Living.	Dying.	Expectation.
10.....	100,000	676	48.36	55.....	63,469	1,375	16.86
11.....	99,324	674	47.68	56.....	62,094	1,436	16.22
12.....	98,650	672	47.01	57.....	60,658	1,497	15.59
13.....	97,978	671	46.33	58.....	59,161	1,561	14.97
14.....	97,307	671	45.64	59.....	57,600	1,627	14.37
15.....	96,636	671	44.96	60.....	55,973	1,698	13.77
16.....	95,965	672	44.27	61.....	54,275	1,770	13.18
17.....	95,293	973	43.58	62.....	52,505	1,844	12.61
18.....	94,620	675	42.88	63.....	50,661	1,917	12.05
19.....	93,945	677	42.19	64.....	48,744	1,990	11.51
20.....	93,268	680	41.49	65.....	46,754	2,061	10.97
21.....	92,588	683	40.79	66.....	44,693	2,128	10.46
22.....	91,905	686	40.09	67.....	42,565	2,191	9.96
23.....	91,219	690	39.39	68.....	40,374	2,246	9.47
24.....	90,529	694	38.68	69.....	38,128	2,291	9.00
25.....	89,835	698	37.98	70.....	35,837	2,327	8.54
26.....	89,137	703	37.27	71.....	33,510	2,351	8.10
27.....	88,434	708	36.56	72.....	31,159	2,362	7.67
28.....	87,726	714	35.86	73.....	28,797	2,358	7.26
29.....	87,012	720	35.15	74.....	26,439	2,339	6.86
30.....	86,292	727	34.43	75.....	24,100	2,303	6.48
31.....	85,565	734	33.72	76.....	21,797	2,249	6.11
32.....	84,831	742	33.01	77.....	19,548	2,179	5.76
33.....	84,089	750	32.30	78.....	17,369	3,092	5.42
34.....	83,339	758	31.58	79.....	15,277	1,987	5.09
35.....	82,581	767	30.87	80.....	13,290	1,866	4.78
36.....	81,814	776	30.15	81.....	11,424	1,730	4.48
37.....	81,038	785	29.44	82.....	9,694	1,582	4.18
38.....	80,253	795	28.72	83.....	8,112	1,427	3.90
39.....	79,458	805	28.00	84.....	6,685	1,268	3.63
40.....	78,653	815	27.28	85.....	5,417	1,111	3.36
41.....	77,838	826	26.56	86.....	4,306	958	3.10
42.....	77,012	839	25.84	87.....	3,348	811	2.84
43.....	76,173	857	25.12	88.....	2,537	673	2.59
44.....	75,316	881	24.40	89.....	1,864	545	2.35
45.....	74,435	909	23.69	90.....	1,319	427	2.11
46.....	73,526	914	22.97	91.....	892	322	1.89
47.....	72,582	981	22.27	92.....	570	231	1.67
48.....	71,601	1,021	21.56	93.....	339	155	1.47
49.....	70,580	1,063	20.87	94.....	184	95	1.28
50.....	69,517	1,108	20.18	95.....	89	52	1.12
51.....	68,409	1,156	19.50	96.....	37	24	0.99
52.....	67,253	1,207	18.82	97.....	13	9	0.89
53.....	66,046	1,261	18.16	98.....	4	3	0.75
54.....	64,785	1,316	17.50	99.....	1	1	0.50

STATISTICS OF  
POPULATION OF THE UNITED

STATES AND TERRITORIES.		1790.		1800.		1810.		1820.		1830.	
The United States,		3,929,214		5,308,483		7,239,881		9,633,822		12,866,020	
The States .....		3,929,214		5,294,390		7,215,858		9,600,783		12,820,868	
1	Alabama .....	..	.....	..	.....	..	.....	19	127,901	15	309,527
2	Arkansas .....	..	.....	..	.....	..	.....	25	14,255	27	30,388
3	California.....	..	.....	..	.....	..	.....	..	.....	..	.....
4	Colorado.....	..	.....	..	.....	..	.....	..	.....	..	.....
5	Connecticut.....	8	237,946	8	251,002	9	261,942	14	275,148	16	297,675
6	Delaware.....	16	59,096	17	64,273	19	72,674	22	72,749	24	76,748
7	Florida .....	..	.....	..	.....	..	.....	..	.....	25	34,730
8	Georgia .....	13	82,548	12	162,686	11	252,433	11	340,985	10	516,823
9	Illinois.....	..	.....	..	.....	23	12,282	24	55,162	20	157,445
10	Indiana.....	..	.....	20	5,641	21	24,520	18	147,178	13	343,031
11	Iowa.....	..	.....	..	.....	..	.....	..	.....	..	.....
12	Kansas .....	..	.....	..	.....	..	.....	..	.....	..	.....
13	Kentucky.....	14	73,677	9	220,955	7	406,511	6	564,135	6	687,917
14	Louisiana.....	..	.....	..	.....	18	76,556	17	152,923	19	215,739
15	Maine.....	11	96,540	14	151,719	14	228,705	12	298,269	12	399,455
16	Maryland .....	6	319,728	7	341,548	8	380,546	10	407,350	11	447,040
17	Massachusetts .....	4	378,787	5	422,845	5	472,040	7	523,159	8	610,408
18	Michigan.....	..	.....	..	.....	24	4,762	26	8,765	26	31,639
19	Minnesota .....	..	.....	..	.....	..	.....	..	.....	..	.....
20	Mississippi .....	..	.....	19	8,850	20	40,352	21	75,448	22	136,621
21	Missouri .....	..	.....	..	.....	22	20,845	23	66,557	21	140,455
22	Nebraska.....	..	.....	..	.....	..	.....	..	.....	..	.....
23	Nevada.....	..	.....	..	.....	..	.....	..	.....	..	.....
24	New Hampshire ....	10	141,885	11	183,858	16	214,460	15	244,022	18	269,328
25	New Jersey.....	9	184,139	10	211,149	12	245,562	13	277,426	14	320,823
26	New York.....	5	340,120	3	589,051	2	959,049	1	1,372,111	1	1,918,608
27	North Carolina.....	3	393,751	4	478,103	4	555,500	4	638,829	5	737,987
28	Ohio .....	..	.....	18	45,365	13	230,760	5	581,295	4	937,903
29	Oregon .....	..	.....	..	.....	..	.....	..	.....	..	.....
30	Pennsylvania.....	2	434,373	2	602,365	3	810,091	3	1,047,507	2	1,348,233
31	Rhode Island.....	15	68,825	16	69,122	17	76,931	20	83,015	23	97,199
32	South Carolina.....	7	249,073	6	345,591	6	415,115	8	502,741	9	581,185
33	Tennessee .....	17	35,691	15	105,602	10	261,727	9	422,771	7	681,904
34	Texas .....	..	.....	..	.....	..	.....	..	.....	..	.....
35	Verm nt.....	12	85,425	13	154,465	15	217,895	16	235,966	17	280,652
36	Virginia .....	1	747,610	1	880,200	1	974,600	2	1,065,116	3	1,211,405
37	West Virginia.....	..	.....	..	.....	..	.....	..	.....	..	.....
38	Wisconsin .....	..	.....	..	.....	..	.....	..	.....	..	.....
The States.....		3,929,214		5,294,390		7,215,858		9,600,783		12,820,808	
1	Arizona .....	..	.....	..	.....	..	.....	..	.....	..	.....
2	Dakota.....	..	.....	..	.....	..	.....	..	.....	..	.....
3	District of Columbia.	..	.....	1	14,093	1	24,023	1	33,039	1	39,834
4	Idaho.....	..	.....	..	.....	..	.....	..	.....	..	.....
5	Montana .....	..	.....	..	.....	..	.....	..	.....	..	.....
6	New Mexico.....	..	.....	..	.....	..	.....	..	.....	..	.....
7	Utah .....	..	.....	..	.....	..	.....	..	.....	..	.....
8	Washington .....	..	.....	..	.....	..	.....	..	.....	..	.....
9	Wyoming .....	..	.....	..	.....	..	.....	..	.....	..	.....
The Territories ...		.....		14,093		24,023		33,039		39,834	
Total Population ..		3,929,214		5,308,483		7,239,881		9,633,822		12,866,020	
				Increase per cent. 1790-1800, 35.10		Increase per cent. 1801-10 36.38.		Increase per cent. 1810-20 33.06		Increase per cent. 1820-30, 32.51	

NOTE.—The narrow column under each census year shows the order of the  
The figures of population for 1880 are in some cases

POPULATION.

STATES AT EACH CENSUS, 1790-1880.

STATES AND TERRITORIES.	1840.		1850.		1860.		1870.		1880.		Per cent Increase, '70 to '80
The United States	17,069,453		23,191,876		31,443,321		38,558,371		50,152,866		30.06
The States.....	17,019,641		23,067,262		31,183,744		38,115,641		49,369,595		29.52
Alabama.....	12	590,756	12	771,623	13	964,201	16	906,992	17	1,262,794	26.66
Arkansas.....	25	97,574	26	209,897	25	435,450	26	484,471	25	802,564	65.65
California.....	..	.....	29	92,597	26	397,994	24	560,247	24	864,686	54.24
Colorado.....	..	.....	..	.....	35	34,277	38	39,864	35	194,649	388.28
Connecticut.....	20	306,978	21	370,792	24	460,147	25	537,454	23	622,683	15.85
Delaware.....	26	78,085	30	91,532	32	112,216	34	125,015	31	146,654	17.30
Florida.....	27	54,477	31	87,445	31	140,424	33	187,748	37	267,351	42.39
Georgia.....	9	691,392	9	906,185	11	1,057,286	12	1,184,109	13	1,539,048	29.97
Illinois.....	14	476,183	11	851,470	4	1,711,951	4	2,539,891	4	3,078,769	21.21
Indiana.....	10	685,866	7	988,416	6	1,350,428	6	1,680,637	6	1,978,362	17.70
Iowa.....	28	43,112	27	192,214	20	674,913	11	1,194,020	10	1,624,620	36.06
Kansas.....	..	.....	..	.....	33	107,206	29	364,399	21	995,966	173.14
Kentucky.....	6	779,828	8	982,405	9	1,155,684	8	1,321,011	8	1,648,708	24.80
Louisiana.....	19	352,411	18	517,762	17	708,002	21	726,915	22	940,103	29.32
Maine.....	13	501,793	16	583,169	22	628,279	23	626,915	27	648,945	3.51
Maryland.....	15	470,019	17	583,034	19	687,049	20	780,894	23	934,632	19.68
Massachusetts.....	8	737,699	6	994,514	7	1,231,066	7	1,457,351	7	1,783,012	22.34
Michigan.....	23	212,267	20	397,654	16	749,113	13	1,184,059	9	1,636,331	38.19
Minnesota.....	..	.....	33	6,077	30	172,023	28	439,706	26	780,806	77.57
Mississippi.....	17	375,651	15	606,526	14	791,305	18	827,922	18	1,131,592	36.67
Missouri.....	16	383,702	13	682,044	8	1,182,012	5	1,721,295	5	2,168,804	25.99
Nebraska.....	..	.....	..	.....	36	28,841	35	122,993	30	452,433	267.83
Nevada.....	..	.....	..	.....	37	6,857	37	42,491	38	62,265	46.53
New Hampshire....	22	284,574	22	317,976	27	326,073	31	318,300	31	346,984	9.01
New Jersey.....	18	373,306	19	489,555	21	672,035	17	906,096	19	1,130,892	24.80
New York.....	1	2,428,921	1	3,097,394	1	3,880,735	1	4,382,759	1	5,083,810	15.99
North Carolina....	7	753,419	10	869,039	12	992,622	14	1,071,361	15	1,400,047	30.67
Ohio.....	3	1,519,467	3	1,980,329	3	2,339,511	3	2,665,260	3	3,198,239	19.99
Oregon.....	..	.....	32	13,294	34	52,465	36	90,923	36	174,767	92.21
Pennsylvania.....	2	1,724,033	2	2,311,786	2	2,906,215	2	3,521,951	2	4,282,786	21.60
Rhode Island.....	24	108,830	28	147,545	29	174,620	32	217,353	33	276,528	27.22
South Carolina....	11	594,398	14	668,507	18	703,708	22	705,606	20	995,622	40.95
Tennessee.....	5	829,210	5	1,002,717	10	1,109,801	9	1,258,520	12	1,542,463	22.56
Texas.....	..	.....	25	212,592	23	604,215	19	818,579	11	1,592,574	94.55
Vermont.....	21	291,948	23	314,120	28	315,098	30	330,551	32	332,286	.52
Virginia.....	4	1,239,797	4	1,421,661	5	1,596,318	10	1,225,163	14	1,512,806	23.42
West Virginia.....	..	.....	..	.....	..	.....	27	442,014	29	618,443	39.91
Wisconsin.....	29	30,945	24	305,391	15	775,881	15	1,054,670	16	1,315,480	24.72
The States.....	17,019,641		23,067,262		31,183,744		38,115,641		49,369,595		29.52
Arizona.....	..	.....	..	.....	..	.....	8	9,658	6	40,441	318.73
Dakota.....	..	.....	..	.....	5	4,837	7	14,181	3	135,180	853.24
District of Columbia	1	43,712	2	51,687	2	75,080	1	131,700	1	177,638	34.88
Idaho.....	..	.....	..	.....	..	.....	6	14,999	8	32,611	117.42
Montana.....	..	.....	..	.....	..	.....	5	20,595	7	39,157	90.12
New Mexico.....	..	.....	1	61,547	1	93,516	2	91,874	4	118,430	28.90
Utah.....	..	.....	3	11,380	3	40,273	3	86,786	2	143,906	65.81
Washington.....	..	.....	..	.....	5	11,594	4	23,955	5	75,120	213.58
Wyoming.....	..	.....	..	.....	..	.....	9	9,118	9	20,788	127.98
The Territories..	43,712		124,614		259,577		442,730		783,271		76.91
Total Population.	17,069,453		23,191,876		31,443,321		38,558,371		50,152,866		30.06
	Increase per cent. 1830-40, 33.52		Increase per cent. 1840-50, 35.83.		Increase per cent. 1850-60, 35.11		Increase per cent. 1860-70 22.65		Increase per cent, 1870-80, 30.06		

States and Territories when arranged according to magnitude of population. subject to final correction at the Census Office.

POPULATION OF CITIES AND TOWNS OF THE UNITED STATES,

HAVING A POPULATION OF OVER 10,000 IN 1870 AND 1880.

CITIES.	STATES.	POPULATION.		CITIES.	STATES.	POPULATION.	
		1870.	1880.			1870.	1880.
New York.....	N. Y.....	942,292	1,206,590	Omaha.....	Neb.....	16,083	30,518
Philadelphia... ..	Penn.....	674,022	846,984	Trenton.....	N. J.....	22,874	29,910
Brooklyn.....	N. Y.....	396,099	566,689	Covington.....	Ky.....	24,505	29,720
Chicago.....	Ill.....	298,977	503,304	Peoria.....	Ill.....	22,849	29,315
Boston.....	Mass.....	250,526	362,535	Evansville.....	Ind.....	21,830	29,280
St. Louis.....	Mo.....	310,864	350,522	Bridgeport.....	Conn.....	18,969	29,148
Baltimore.....	Md.....	267,354	332,190	Elizabeth.....	N. J.....	20,832	28,229
*Cincinnati.....	Ohio.....	216,239	255,708	Erie.....	Penn.....	19,646	27,730
San Francisco.....	Cal.....	149,473	233,956	Salem.....	Mass.....	24,117	27,598
New Orleans.....	La.....	191,418	216,140	Quincy.....	Ill.....	24,052	27,275
Cleveland.....	Ohio.....	92,829	160,142	Fort Wayne.....	Ind.....	17,718	26,880
Pittsburg.....	Penn.....	86,076	156,381	New Bedford.....	Mass.....	21,320	26,875
Buffalo.....	N. Y.....	117,714	155,137	Terre Haute.....	Ind.....	16,103	26,040
Washington.....	D. C.....	109,199	147,307	Lancaster.....	Penn.....	20,233	25,769
Newark.....	N. J.....	105,059	136,400	Somerville.....	Mass.....	14,685	24,985
Louisville.....	Ky.....	100,753	123,645	Wilkesbarre.....	Penn.....	10,174	23,339
Jersey City.....	N. J.....	82,546	120,728	Augusta.....	Ga.....	15,389	23,023
Detroit.....	Mich.....	79,577	116,342	Des Moines.....	Iowa.....	12,035	22,408
Milwaukee.....	Wis.....	71,449	115,578	Dubuque.....	Iowa.....	18,434	22,254
Providence.....	R. I.....	68,904	104,850	Galveston.....	Tex.....	13,818	22,253
Albany.....	N. Y.....	76,216	90,903	Watervliet.....	N. Y.....	.....	22,220
Rochester.....	N. Y.....	62,386	89,363	Norfolk.....	Va.....	19,229	21,966
Allegheny.....	Penn.....	53,180	78,681	Auburn.....	N. Y.....	17,225	21,924
Indianapolis.....	Ind.....	48,244	75,074	Holyoke.....	Mass.....	10,733	21,851
Richmond.....	Va.....	51,038	63,803	Davenport.....	Iowa.....	20,038	21,894
New Haven.....	Conn.....	50,840	62,882	Chelsea.....	Mass.....	18,547	21,785
Lowell.....	Mass.....	40,928	59,485	Petersburg.....	Va.....	18,950	21,656
Worcester.....	Mass.....	41,105	58,295	Sacramento.....	Cal.....	16,283	21,420
Troy.....	N. Y.....	46,465	56,747	Taunton.....	Mass.....	18,729	21,213
Kansas City.....	Mo.....	32,260	55,813	Norwich.....	Conn.....	16,653	21,141
Cambridge.....	Mass.....	39,634	52,740	Oswego.....	N. Y.....	20,910	21,117
Syracuse.....	N. Y.....	43,051	51,791	Salt Lake City.....	Utah.....	12,854	20,768
Columbus.....	Ohio.....	31,274	51,665	Springfield.....	Ohio.....	12,652	20,729
Paterson.....	N. J.....	33,579	50,887	Bay City.....	Mich.....	7,064	20,693
Toledo.....	Ohio.....	31,584	50,143	San Antonio.....	Tex.....	12,256	20,561
Charleston.....	S. C.....	28,323	49,999	Elmira.....	N. Y.....	15,863	20,541
Fall River.....	Mass.....	26,766	49,006	Newport.....	Ky.....	15,087	20,433
Minneapolis.....	Minn.....	13,066	46,887	Waterbury.....	Conn.....	10,826	20,269
Scranton.....	Penn.....	35,092	45,850	Poughkeepsie.....	N. Y.....	20,080	20,207
Nashville.....	Tenn.....	25,865	43,461	Springfield.....	Ill.....	17,364	19,746
Reading.....	Penn.....	33,930	43,280	Altoona.....	Penn.....	10,610	19,716
Hartford.....	Conn.....	37,180	42,553	Burlington.....	Iowa.....	14,930	19,450
Wilmington.....	Del.....	13,446	42,499	Cohoes.....	N. Y.....	15,357	19,417
Camden.....	N. J.....	20,045	41,658	Gloucester.....	Mass.....	15,389	19,329
St. Paul.....	Minn.....	20,030	41,498	Lewiston.....	Me.....	13,600	19,083
Lawrence.....	Mass.....	28,921	39,178	Pawtucket.....	R. I.....	6,619	19,030
Dayton.....	Ohio.....	30,473	38,677	East Saginaw.....	Mich.....	11,350	19,016
Lynn.....	Mass.....	28,233	38,284	Williamsport.....	Penn.....	16,030	18,934
Denver.....	Col.....	.....	35,630	Yonkers.....	N. Y.....	12,733	18,892
Oakland.....	Cal.....	10,500	34,556	Houston.....	Tex.....	.....	18,646
Atlanta.....	Ga.....	21,789	37,421	Haverhill.....	Mass.....	13,092	18,475
Utica.....	N. Y.....	28,804	33,913	Lake Township.....	Ill.....	.....	18,396
Portland.....	Me.....	31,413	33,810	Kingston.....	N. Y.....	[new]	18,342
Memphis.....	Tenn.....	40,226	33,593	Meriden.....	Conn.....	10,495	18,340
Springfield.....	Mass.....	26,703	33,340	Hempstead.....	N. Y.....	.....	18,160
Manchester.....	N. H.....	23,536	32,630	Zanesville.....	Ohio.....	10,011	18,120
St. Joseph.....	Mo.....	19,565	32,484	Allentown.....	Penn.....	13,884	18,063
Grand Rapids.....	Mich.....	16,507	32,015	Council Bluffs.....	Iowa.....	10,020	18,059
Wheeling.....	W. Va.....	19,280	31,266	Newburgh.....	N. Y.....	17,014	18,050
Mobile.....	Ala.....	32,034	31,205	Wilmington.....	N. C.....	13,446	17,361
Hoboken.....	N. J.....	20,297	30,999	Binghamton.....	N. Y.....	12,692	17,315
Harrisburg.....	Penn.....	23,104	30,762	Bloomington.....	Ill.....	14,590	17,184
Savannah.....	Ga.....	28,235	30,681	New Brunswick.....	N. J.....	15,058	17,167

\* With reference to the statement of the population of Cincinnati, it should be said that the territory of the city has been reduced since 1870, through exclusion of several populous suburbs ; the number of inhabitants in 1870 occupying present territory is estimated as between 206,000 and 207,000. Comparison should be made with these figures.



POPULATION OF CITIES AND TOWNS OF THE U. S.—Continued.

CITIES.	STATES.	POPULATION.		CITIES.	STATES.	POPULATION.	
		1870.	1880.			1870.	1880.
Long Island City..	N. Y.....	[new]	17,117	Rutland.....	Vt.....	.....	12,149
Newton.....	Mass.....	12,825	16,995	Hamilton.....	Ohio.....	11,081	12,122
Bangor.....	Me.....	18,289	16,857	Keokuk.....	Iowa.....	12,766	12,117
Montgomery.....	Ala.....	10,583	16,714	Steubenville.....	Ohio.....	.....	12,093
Lexington.....	Ky.....	14,801	16,656	Rome.....	N. Y.....	11,000	12,045
Johnstown.....	N. Y.....	.....	16,626	Malden.....	Mass.....	.....	12,017
Leavenworth.....	Kan.....	17,873	16,550	Kalamazoo.....	Mich.....	.....	11,937
Akron.....	Ohio.....	10,006	16,512	Easton.....	Penn.....	10,987	11,924
New Albany.....	Ind.....	15,396	16,422	Oyster Bay.....	N. Y.....	.....	11,923
Joliet.....	Ill.....	.....	16,145	Aurora.....	Ill.....	11,162	11,825
Jackson.....	Mich.....	11,447	16,105	Vicksburg.....	Miss.....	12,443	11,814
Woonsocket.....	R. I.....	11,527	16,053	Middletown.....	Conn.....	.....	11,731
Racine.....	Wis.....	9,880	16,031	Amsterdam.....	N. Y.....	.....	11,711
Lynchburg.....	Va.....	.....	15,959	Waltham.....	Mass.....	.....	11,711
Flushing.....	N. Y.....	.....	15,919	Dover.....	N. H.....	.....	11,687
Sandusky.....	Ohio.....	13,000	15,838	Danbury.....	Conn.....	.....	11,669
Oshkosh.....	Wis.....	12,663	15,749	Rock Island.....	Ill.....	.....	11,660
Hyde Park.....	Ill.....	.....	15,716	Derby.....	Conn.....	.....	11,649
Newport.....	R. I.....	12,521	15,693	Brookhaven.....	N. Y.....	10,159	11,544
Topeka.....	Kan.....	.....	15,451	Wallkill.....	N. Y.....	.....	11,483
Youngstown.....	Ohio.....	.....	15,431	Galesburg.....	Ill.....	10,158	11,446
Atchison.....	Kan.....	.....	15,106	Portsmouth.....	Va.....	10,492	11,388
Chester.....	Penn.....	.....	14,996	Burlington.....	Vt.....	14,387	11,364
Lafayette.....	Ind.....	13,506	14,860	Chicopee.....	Mass.....	9,607	11,325
Leadville.....	Col.....	.....	14,820	Portsmouth.....	Ohio.....	10,592	11,314
La Crosse.....	Wis.....	7,785	14,505	Los Angeles.....	Cal.....	.....	11,311
New Britain.....	Conn.....	.....	13,978	Stamford.....	Conn.....	.....	11,298
Norwalk.....	Conn.....	12,119	13,956	Muskegon.....	Mich.....	.....	11,262
York.....	Penn.....	11,003	13,940	Logansport.....	Ind.....	12,191	11,198
Concord.....	N. H.....	12,241	13,838	Atleborough.....	Mass.....	.....	11,111
Lincoln.....	R. I.....	.....	13,765	Hannibal.....	Mo.....	10,125	11,074
Virginia City.....	Nev.....	.....	13,705	Shreveport.....	La.....	.....	11,017
New Lots.....	N. Y.....	.....	13,681	Austin.....	Tex.....	.....	10,960
Schenectady.....	N. Y.....	11,026	13,675	Chilicothe.....	Ohio.....	.....	10,938
Alexandria.....	Va.....	13,570	13,658	Woburn.....	Mass.....	.....	10,938
Brockton.....	Mass.....	.....	13,608	Jacksonville.....	Ill.....	.....	10,927
Newburyport.....	Mass.....	12,595	13,537	Saratoga Springs..	N. Y.....	8,537	10,822
Lockport.....	N. Y.....	12,426	13,522	Fishkill.....	N. Y.....	.....	10,732
Nashua.....	N. H.....	10,543	13,397	Watertown.....	N. Y.....	9,336	10,697
Pittsfield.....	Mass.....	11,112	13,367	Belleville.....	Ill.....	.....	10,682
South Bend.....	Ind.....	.....	13,279	Weymouth.....	Mass.....	.....	10,571
Pottsville.....	Penn.....	12,384	13,253	Quincy.....	Mass.....	.....	10,529
Orange.....	N. J.....	.....	13,206	New London.....	Conn.....	.....	10,529
Little Rock.....	Ark.....	12,380	13,185	Saginaw.....	Mich.....	.....	10,525
Rockford.....	Ill.....	11,049	13,136	Jeffersonville.....	Ind.....	.....	10,422
Fond du Lac.....	Wis.....	12,764	13,091	Saugerties.....	N. Y.....	.....	10,375
Norristown.....	Penn.....	10,753	13,064	Dallas.....	Tex.....	.....	10,358
Lincoln.....	Neb.....	.....	13,004	Ogdensburg.....	N. Y.....	10,076	10,340
Chattanooga.....	Tenn.....	.....	12,892	Madison.....	Wis.....	.....	10,325
Macon.....	Ga.....	10,810	12,748	Stockton.....	Cal.....	10,066	10,287
Richmond.....	Ind.....	.....	12,743	Lenox.....	N. Y.....	.....	10,249
Castleton.....	N. Y.....	.....	12,679	Winona.....	Minn.....	.....	10,208
Cortlandt.....	N. Y.....	.....	12,664	North Adams.....	Mass.....	.....	10,192
Biddeford.....	Me.....	10,282	12,652	Shenandoah.....	Penn.....	.....	10,148
Georgetown.....	D. C.....	11,384	12,578	Marlborough.....	Mass.....	.....	10,126
San Jose.....	Cal.....	.....	12,567	Eau Claire.....	Wis.....	.....	10,118
Fitchburg.....	Mass.....	11,260	12,405	Cedar Rapids.....	Iowa.....	.....	10,104
Canton.....	Ohio.....	.....	12,258	Jamaica.....	N. Y.....	.....	10,089
Northampton.....	Mass.....	10,160	12,172	Columbia.....	S. C.....	.....	10,040
Warwick.....	R. I.....	.....	12,163				

FROM SLAVERY TO FREEDOM.

YEAR.	Slaves.	Free Colored.	Total Colored.
1830.....	2,009,043	319,599	2,328,642
1840.....	2,487,355	386,293	2,873,648
1850.....	3,204,313	434,495	3,638,808
1860.....	3,953,760	488,070	4,441,830
1870.....	None.	4,880,009	4,880,009
1880.....	None.	6,580,793	6,580,793



SEX AND POPULATION.—CENSUS OF 1880.

OF our 50,152,866 population, 25,520,582 are males and 24,632,284 are females. The proportion of the female population to the male has decreased during the past decade. In 1870 there were 97,801 females to every 100,000 males. The census of 1880 reveals the fact that there are but 96,519 females to every 100,000 males. There are thirty States and Territories in which males predominate, and seventeen States in which womankind hold sway. The following table (the first of the kind yet presented), shows the per cent of excess in the States having a larger proportion of male inhabitants :

MALES IN EXCESS.

STATE.	Per cent of excess.	STATE.	Per cent of excess.	STATE.	Per cent of excess.
Mississippi .....	4-10	Wisconsin .....	7	Colorado .....	43 6-10
Vermont .....	8-10	Utah .....	7 2-10	Oregon .....	44 8-10
Ohio .....	1 8-10	Missouri .....	8 2-10	California .....	49
Kentucky .....	2	Iowa .....	9 2-10	Dakota .....	55
Delaware .....	2 2-10	Texas .....	11 2-10	Washington Territory....	57 7-10
Florida.....	2 5-10	Michigan .....	11 3-10	Idaho .....	102
West Virginia.....	3 -310	Minnesota.....	15 9-10	Wyoming .....	113
Indiana .....	4 4-10	New Mexico.....	16 5-10	Nevada .....	128
Illinois .....	6 4-10	Kansas.....	16 9-10	Arizona .....	130
Arkansas .....	7	Nebraska .....	22 6-10	Montana .....	158

From this it will be seen that the males exceed the females by less than two per cent in Mississippi, Vermont and Ohio ; by less than five per cent in Kentucky, Delaware, Florida, West Virginia and Indiana ; by less than ten per cent in Illinois, Arkansas, Wisconsin, Utah, Missouri and Iowa. It will be observed that in Texas, Michigan, Minnesota, New Mexico, Kansas and Nebraska, the excess of males exceeds ten per cent, but comes within twenty-five per cent. Colorado, Oregon and California may be classed between twenty-five and fifty per cent, and then, beginning with Dakota, the excess of males increases, until in Montana they reach 158 per cent. In the following seventeen States there is an excess of females :

FEMALES IN EXCESS.

STATE.	Per cent of excess.	STATE.	Per cent of excess.	STATE.	Per cent of excess.
Maine .....	2-10	Maryland .....	2 3-10	New Hampshire.....	3 4-10
Pennsylvania .....	4-10	Alabama .....	2 7-10	Connecticut .....	3 5-10
Tennessee .....	4-10	New York.....	2 8-10	Massachusetts .....	7 6-10
Louisiana .....	5-10	Virginia .....	2 8-10	Rhode Island.....	7 8-10
New Jersey .....	2	South Carolina.....	2 9-10	District of Columbia.....	12 5-10
Georgia .....	2 1-10	North Carolina .....	3 4-10		

Here one finds that Maine, Pennsylvania, Tennessee, Louisiana, New Jersey, Georgia, Maryland, Alabama, New York, Virginia and South Carolina all have an excess of female population of less than three per cent ; North Carolina, New Hampshire and Connecticut less than four per cent ; Massachusetts and Rhode Island, less than eight per cent, and the District of Columbia less than thirteen per cent.

The following table shows the changes since 1870 in the relative proportions of sexes as expressed by the number of females to 100,000 males :

STATE.	Actual Increase of Female Population.	STATE.	Actual Increase of Female Population.	STATE.	Actual Decrease of Female Population.	STATE.	Actual Decrease of Female Population.
Maine .....	14	Tennessee.....	1,414	Indiana .....	134	Delaware .....	1,843
Pennsylvania.....	163	Arizona .....	3,163	Wisconsin.....	136	Michigan .....	1,904
New York.....	240	Washington ...	3,579	Louisiana .....	194	Oregon.....	2,090
Missouri .....	334	Dakota .....	4,517	Vermont .....	355	South Carolina..	2,182
Rhode Island ....	379	Kansas.....	5,368	Kentucky.....	446	Georgia .....	2,334
New Jersey.....	523	California .....	6,532	Minnesota.....	658	Virginia .....	2,307
Maryland .....	538	Nebraska .....	6,856	Mississippi .....	734	Arkansas.....	2,399
Massachusetts.....	620	Montana .....	16,152	New Hampshire	1,090	North Carolina..	3,111
Dist. of Columbia.	737	Nevada .....	16,974	Florida.....	1,111	Texas.....	3,381
Iowa .....	767	Wyoming .....	20,595	Ohio .....	1,128	Utah.....	3,460
Connecticut .....	961	Idaho .....	26,304	Alabama .....	1,262	New Mexico....	9,747
Illinois .....	1,024			West Virginia..	1,696	Colorado .....	20,304

POPULATION BY RACES IN 1870 AND 1880.

FROM THE OFFICIAL RETURNS OF THE NINTH AND TENTH CENSUS REPORTS.

	STATES AND TERRITORIES.	Total Popula- tion, 1880.	White, 1880.	Colored, 1880.	Chinese, 1880.	Indians, Civilized or Taxed, 1880.	White, 1870.	Colored, 1870.	Chinese 1870.	Indians civil- ized or taxed, 1870.
1	Alabama .....	1,262,794	661,986	600,141	4	213	521,384	475,510	----	99
2	Arizona .....	40,441	35,178	138	1,632	3,493	9,581	26	20	31
3	Arkansas .....	862,564	591,611	210,622	134	197	362,115	122,169	98	89
4	California .....	864,686	767,266	6,168	75,122	16,130	499,424	4,272	49,310	7,241
5	Colorado .....	194,649	191,452	2,459	610	128	39,221	456	7	180
6	Connecticut .....	622,683	610,884	11,422	130	241	527,549	9,668	2	235
7	Dakota .....	135,180	153,177	381	238	1,384	12,887	94	----	1,200
8	Delaware .....	146,654	120,198	26,456	----	----	102,221	22,794	----	----
9	Dist. of Columbia..	177,638	118,236	59,378	18	6	88,278	43,404	3	15
10	Florida .....	266,351	141,249	125,262	18	37	96,057	91,689	----	2
11	Georgia .....	1,539,048	814,218	724,654	17	94	638,926	535,142	1	40
12	Idaho .....	32,611	29,011	58	3,378	164	10,618	60	4,274	47
13	Illinois .....	3,078,769	3,032,174	46,248	214	133	2,511,096	28,762	1	32
14	Indiana .....	1,978,362	1,939,094	38,998	37	233	1,655,837	24,560	----	240
15	Iowa .....	1,624,620	1,614,510	9,442	47	464	1,188,207	5,762	3	748
16	Kansas .....	905,966	952,066	43,096	22	792	346,377	17,108	----	914
17	Kentucky .....	1,018,708	1,377,077	271,462	10	50	1,098,692	222,210	1	108
18	Louisiana .....	940,103	455,063	483,898	483	819	362,065	364,210	71	569
19	Maine .....	648,945	646,903	1,427	8	607	624,809	1,606	1	499
20	Maryland .....	934,632	724,718	209,897	6	11	605,497	175,391	2	4
21	Massachusetts .....	1,783,012	1,764,082	18,644	256	341	1,443,156	13,947	97	151
22	Michigan .....	1,636,331	1,614,078	14,986	29	7,238	1,167,282	11,849	2	4,926
23	Minnesota .....	780,206	776,940	1,558	54	2,254	438,257	759	----	690
24	Mississippi .....	1,131,592	479,371	650,337	52	1,832	382,896	444,201	16	809
25	Missouri .....	2,168,804	2,023,568	145,046	94	96	1,603,146	118,071	3	75
26	Montana .....	39,157	35,468	202	1,737	1,750	18,306	183	1,949	157
27	Nebraska .....	451,433	449,805	2,376	18	233	122,117	789	----	87
28	Nevada .....	62,265	53,574	465	5,423	2,803	38,959	357	3,152	23
29	New Hampshire .....	346,984	346,264	646	14	60	317,697	580	----	23
30	New Jersey .....	1,130,993	1,091,856	38,796	182	58	875,407	30,658	15	16
31	New Mexico .....	118,430	107,188	907	55	10,280	90,393	172	----	1,309
32	New York .....	5,683,810	5,017,142	64,943	942	783	4,330,210	52,081	29	439
33	North Carolina .....	1,400,047	867,467	531,316	1	1,216	678,470	391,650	----	1,241
34	Ohio .....	3,198,239	3,118,344	79,665	117	113	2,604,946	63,213	1	100
35	Oregon .....	174,767	163,087	493	9,508	1,679	86,929	346	3,330	318
36	Pennsylvania .....	4,282,786	4,197,106	85,342	170	168	3,456,609	65,294	14	34
37	Rhode Island .....	276,528	269,933	6,503	27	67	212,219	4,980	----	154
38	South Carolina .....	995,622	391,258	604,325	9	114	289,667	415,814	1	124
39	Tennessee .....	1,542,463	1,139,120	402,992	26	326	936,119	322,331	----	70
40	Texas .....	1,592,574	1,197,493	394,007	142	932	564,700	253,475	25	379
41	Utah .....	143,936	142,381	204	518	804	86,044	118	445	179
42	Vermont .....	332,286	331,243	1,032	----	11	329,613	924	----	14
43	Virginia .....	1,512,806	880,739	631,996	6	65	712,089	512,841	4	229
44	Washington .....	75,120	67,349	357	3,227	4,187	22,195	207	234	1,319
45	West Virginia .....	616,443	592,433	25,729	14	17	424,033	17,980	----	1
46	Wisconsin .....	1,315,480	1,309,622	2,724	16	3,118	1,051,351	2,113	----	1,206
47	Wyoming .....	20,788	19,436	299	914	139	8,726	183	143	66
	Total U. States...	50,152,866	43,402,408	6,577,497	105,679	65,880	33,592,245	4,886,387	63,254	25,731

Per Cent of Increase from 1870 to 1880:

Total Population.....	30.06 per cent.	Chinese Population.....	61.07 per cent.
White Population.....	28.82 "	Indian Population (civilized or taxed).....	156.02 "
Colored Population.....	34.78 "		

NOTE.—The inhabitants of Alaska and the Indian Territory (both unorganized as yet) are not included in the above total. The census of Alaska in 1860 showed: White, 392; Creoles (issue of intermarriages between the whites and natives), 1,683; Aleuts, 1,960; Innuits, 17,488; Indians, 8,655; total, 30,178.

The Indian Territory is estimated to contain 60,000 to 75,000 inhabitants.

The Indians included in the census in each State and Territory are those reckoned as civilized, or outside of tribal organizations. Indians not taxed are by law excluded from the census. Estimates of their numbers vary widely—from 200,000 to 350,000 (the latter as estimated in the census of 1870).

In the Chinese column, (for want of space elsewhere) have been reckoned a very few Japanese, East Indians and Sandwich Islanders, not exceeding 250 in all.

DISTRIBUTION OF POPULATION.

THE following tables show the distribution of population in each division of the country.

EASTERN AND MIDDLE STATES.

STATES.	Population, 1880.	Increase.	Per Cent.	STATES.	Population, 1880.	Increase.	Per Cent.
Maine .....	648,945	22,030	8½	New York .....	5,083,173	695,709	16
New Hampshire .....	347,784	29,484	9	New Jersey .....	1,130,892	224,796	25
Vermont .....	332,286	1,735	½	Pennsylvania .....	4,282,738	760,688	21½
Massachusetts .....	1,783,086	325,735	22	Total .....	14,508,115	2,204,581	18
Rhode Island .....	276,528	59,175	27				
Connecticut .....	622,683	85,229	16				

NORTHERN AND WESTERN STATES AND TERRITORIES.

STATES AND TERRITORIES.	Population, 1880.	Increase.	Per Cent.	STATES AND TERRITORIES.	Population, 1880.	Increase.	Per Cent.
Ohio .....	3,197,794	532,535	20	Missouri .....	2,169,091	447,796	26
Michigan .....	1,634,036	446,862	38½	Kansas .....	995,335	622,036	166
Indiana .....	1,978,858	298,221	18	Colorado .....	194,649	147,485	312½
Illinois .....	3,078,636	538,745	21	Dakota .....	134,002	95,951	234
Wisconsin .....	1,315,386	250,401	23½	Montana .....	39,157	* 738	* 2
Minnesota .....	780,807	334,751	75	Wyoming .....	20,788	9,270	80
Iowa .....	1,624,463	430,143	36	Total .....	17,615,494	4,474,567	34
Nebraska .....	452,432	323,110	242				

\* Decrease.

SOUTHERN STATES AND ONE TERRITORY.

STATES AND TERRITORY.	Population, 1880.	Increase.	Per Cent.	STATES AND TERRITORIES.	Population, 1880.	Increase.	Per Cent.
Delaware .....	146,654	21,639	17	Tennessee .....	1,542,463	283,943	22½
Maryland .....	935,139	154,245	19½	Alabama .....	1,262,344	265,352	26
Virginia .....	1,512,203	287,040	23½	Mississippi .....	1,131,899	903,977	36½
West Virginia .....	618,193	176,179	40	Louisiana .....	940,263	213,348	29
North Carolina .....	1,400,000	328,639	30½	Arkansas .....	802,564	318,093	65½
South Carolina .....	995,706	290,100	41	Texas .....	1,597,509	778,610	95
Georgia .....	1,538,983	354,874	30	New Mexico .....	118,430	7,127	6
Florida .....	266,566	78,318	41½	Total .....	16,457,515	4,189,072	34
Kentucky .....	1,648,599	327,588	24½				

STATES AND TERRITORIES WEST OF THE ROCKY MOUNTAINS.

STATES AND TERRITORIES.	Population, 1880.	Increase.	Per Cent.	STATES AND TERRITORIES.	Population, 1880.	Increase.	Per Cent.
California .....	864,686	282,655	48½	Utah .....	143,907	44,326	44½
Oregon .....	174,767	72,884	71½	Arizona .....	40,441	1,269	* 3
Nevada .....	62,265	3,554	6	Total .....	1,393,797	451,866	48
Washington .....	75,120	37,688	100½				
Idaho .....	32,611	12,028	58				

\* Decrease.

RECAPITULATION.

GROUP.	Population, 1880.	Increase.	Per Cent.	GROUP.	Population, 1880.	Increase.	Per Cent.
Eastern .....	14,508,115	2,204,581	18	District of Columbia .....	117,638	45,938	35
Northwestern .....	17,615,494	4,474,567	34	Total .....	50,152,559	11,366,024	29½
Southern .....	16,457,515	4,189,072	34				
Pacific .....	1,393,797	451,866	48				

## POPULATION, CAPITAL AND AREA OF NATIONS.

COUNTRIES.	CAPITAL.	Last Census.	Population.	Area, Square Miles.	Inhabitants to the Square Mile.
Argentine Republic.....	Buenos Ayres.....	1875	1,715,681	871,000	1.96
Austria-Hungary.....	Vienna.....	1869	35,904,435	226,406	158.58
Belgium.....	Brussels.....	1876	5,336,185	11,373	469.20
Bolivia.....	La Paz.....	1861	1,742,352	473,300	3.70
Brazil.....	Rio de Janeiro.....	1872	10,108,291	3,275,326	3.08
Canada, Dominion of.....	Ottawa.....	1871	3,602,321	3,483,952	1.03
Chile.....	Santiago.....	1875	2,075,971	130,977	15.79
Chinese Empire.....	Pekin.....	Est.	433,500,000	3,924,627	110.45
Colombia.....	Bogota.....	1870	2,951,311	432,400	6.82
Egypt.....	Cairo.....	Est.	5,252,000	212,600	24.70
Denmark.....	Copenhagen.....	1870	1,980,675	14,553	131.32
Ecuador.....	Quito.....	1875	866,137	218,984	3.49
France.....	Paris.....	1876	36,905,788	201,900	182.79
Germany.....	Berlin.....	1875	42,727,300	212,091	201.45
Great Britain and Ireland.....	London.....	1871	31,628,338	121,230	268.08
Greece.....	Athens.....	1870	1,457,804	19,941	72.96
India, British.....	Calcutta.....	1871	190,663,623	950,919	200.50
Italy.....	Rome.....	1871	26,801,154	112,677	243.91
Japan.....	Yeddo.....	1874	33,623,319	156,604	214.71
Mexico.....	Mexico.....	1871	9,276,079	761,640	12.18
Morocco.....	Morocco.....	Est.	6,000,000	219,000	27.39
Netherlands.....	Amsterdam.....	1869	3,579,529	12,680	282.30
Norway.....	Christiana.....	1875	1,806,900	122,280	14.67
Persia.....	Teheran.....	Est.	6,500,000	648,000	10.03
Peru.....	Lima.....	1876	2,699,945	502,760	5.31
Portugal.....	Lisbon.....	1875	4,441,037	36,510	121.31
Russian Empire.....	St. Petersburg.....	1876	80,952,347	8,404,767	10.34
Romania.....	Bucharest.....	Est.	5,376,000	51,033	105.34
Serbia.....	Belgrade.....	1874	1,720,270	19,721	87.33
Siam.....	Bangkok.....	Est.	6,300,000	250,000	25.20
Spain.....	Madrid.....	1870	16,222,814	182,758	92.11
Sweden.....	Stockholm.....	1876	4,429,713	170,980	25.90
Switzerland.....	Berne.....	1870	2,759,854	15,233	181.17
Turkey.....	Constantinople.....	Est.	31,669,147	1,812,048	17.62
United States.....	Washington.....	1880	50,152,866	3,603,884	13.91

## GROWTH OF AMERICAN CITIES.

SHOWING GROWTH OF CITIES HAVING A POPULATION OF 50,000 AND OVER.

CITIES.	1790.	1800.	1810.	1820.	1830.	1840.	1850.	1860.	1870.	1880.
Albany.....	3,498	5,349	9,356	12,630	24,238	33,721	50,763	62,367	69,422	87,584
Albany.....	---	---	---	---	---	---	21,261	28,702	53,180	78,472
Annapolis.....	13,503	26,614	46,555	62,738	80,625	134,379	169,054	212,418	267,354	332,190
Boston.....	18,038	24,027	32,250	43,208	61,392	93,383	136,881	177,812	250,526	362,535
Buffalo.....	1,603	3,298	4,402	7,175	12,042	36,233	96,838	266,661	396,099	566,689
Cambridge.....	---	---	1,508	2,095	8,653	18,213	42,261	81,129	117,714	149,500
Cambridge.....	2,115	2,453	2,323	3,295	6,078	8,409	15,215	26,060	39,634	52,740
Cincinnati.....	---	---	---	---	---	4,479	29,963	109,260	298,977	503,053
Cincinnati.....	---	750	2,540	9,644	24,831	46,338	115,436	161,044	216,239	255,809
Cleveland.....	---	---	547	606	1,076	6,071	17,034	43,417	92,829	155,946
Columbus.....	---	---	---	1,450	2,437	6,048	17,822	18,629	31,274	51,337
Detroit.....	---	---	770	1,422	2,222	9,102	21,019	45,619	79,577	116,027
Indianapolis.....	---	---	---	---	1,924	2,632	8,034	18,611	48,244	75,031
Jersey City.....	---	---	---	---	---	3,072	6,856	29,226	82,546	120,728
Kansas City.....	---	---	---	---	---	---	---	4,418	32,260	55,813
Knoxville.....	200	359	1,357	4,012	10,352	21,210	43,194	68,033	100,753	126,566
Lowell.....	---	---	---	---	6,474	20,796	33,383	36,827	40,928	59,485
Madison.....	---	---	---	---	---	1,700	20,061	45,246	71,440	115,712
Newark.....	---	---	---	6,507	10,953	15,290	38,894	71,914	105,059	186,400
New Haven.....	---	4,049	5,772	7,147	10,180	14,840	20,345	39,267	50,840	62,832
New Orleans.....	5,500	8,500	17,242	27,176	46,310	102,193	116,375	168,675	191,418	215,239
New York.....	33,131	60,489	96,373	123,706	203,007	312,710	515,547	805,651	942,492	1,206,577
Paterson.....	---	---	---	---	---	7,596	11,334	19,588	33,579	50,887
Philadelphia.....	42,520	70,237	96,664	108,116	167,188	258,037	340,045	562,529	674,022	846,980
Pittsburgh.....	---	1,565	4,768	7,248	12,542	21,115	46,601	49,217	86,076	153,883
Providence.....	6,380	7,614	10,071	11,767	16,822	23,171	41,513	50,666	68,904	104,852
Richmond.....	3,761	5,537	9,735	12,046	16,060	20,153	27,570	37,910	51,038	64,670
Rochester.....	---	---	---	1,502	9,269	20,191	36,403	48,204	62,386	87,057
St. Louis.....	---	---	1,600	4,598	5,852	16,469	77,860	160,773	310,864	350,522
San Francisco.....	---	---	---	---	---	500	34,776	56,802	149,473	233,066
Syracuse.....	---	---	---	1,814	6,929	11,014	22,271	28,119	43,051	51,791
Waco.....	---	---	---	---	---	1,222	3,829	13,768	31,584	50,143
Wichita.....	---	---	4,926	5,264	11,605	19,334	28,785	39,232	40,465	36,747
Worcester.....	---	3,210	8,208	13,247	18,827	23,364	40,001	61,122	109,199	147,307
Washington.....	---	2,005	2,577	2,062	4,172	7,407	17,040	24,060	41,105	58,295

IMMIGRATION INTO THE UNITED STATES, 1820-1880.

PRIOR to the year 1820, no statistics of immigration were officially kept. By the Act of Congress of March 2, 1819, Collectors of Customs were required to keep a record and make a quarterly return to the Treasury of all passengers arriving in their respective districts from foreign ports; and these reports published from time to time by the Treasury Department, constitute the sources of information as to the progress of immigration. The total number of foreign-born passengers arriving at the ports of the United States, from 1820 to 1880 inclusive, is given below. Prior to 1856 the figures show the whole number of aliens arriving, but from 1856 to 1880, inclusive, the number of immigrants only, *i. e.*, of foreign passengers settling in the United States.

It has been estimated that the whole number of aliens coming to the United States from 1789 to 1820 was about 250,000.

YEAR.	Total Immi- grants.	YEAR.	Total Immi- grants.	YEAR.	Total Immi- grants.	FISCAL YEAR ENDING JUNE 30	
						YEAR.	Total Immigrants
1820.....	8,385	1836.....	76,242	1852.....	371,603	1868.....	282,189
1821.....	9,127	1837.....	79,340	1853.....	368,645	1869.....	352,768
1822.....	6,911	1838.....	38,914	1854.....	427,833	1870.....	387,203
1823.....	6,354	1839.....	68,069	1855.....	200,877	1871.....	121,350
1824.....	7,912	1840.....	84,066	1856.....	195,857	1872.....	404,806
1825.....	10,199	1841.....	80,289	1857.....	246,945	1873.....	459,803
1826.....	10,837	1842.....	104,565	1858.....	119,501	1874.....	313,339
1827.....	18,875	1843.....	52,496	1859.....	118,616	1875.....	227,498
1828.....	27,382	1844.....	78,615	1860.....	150,237	1876.....	169,986
1829.....	22,520	1845.....	114,371	1861.....	89,724	1877.....	141,857
1830.....	23,322	1846.....	154,416	1862.....	89,007	1878.....	138,469
1831.....	22,633	1847.....	234,978	1863.....	174,524	1879.....	177,826
1832.....	60,482	1848.....	226,527	1864.....	193,195	1880.....	457,257
1833.....	58,640	1849.....	297,024	1865.....	247,458		
1834.....	65,365	1850.....	369,980	1866.....	167,757		
1835.....	45,374	1851.....	379,466	1867.....	298,967	Total....	10,138,758

IMMIGRATION INTO THE UNITED STATES, BY COUNTRIES, DURING 69 CALENDAR YEARS—1820-1870.

GREAT BRITAIN.		EUROPE.		SUMMARY.	
England.....	894,444	Austria-Hungary.....	65,588	Europe.....	8,746,921
Ireland.....	3,065,761	Belgium.....	23,267	Asia.....	228,047
Scotland.....	159,547	Denmark.....	48,620	Africa.....	1,631
Wales.....	17,893	France.....	313,716	British America.....	568,941
Great Britain, not speci- fied.....	560,455	Germany.....	3,002,027	Other American coun- tries.....	97,007
Total from British Isles.....	4,698,098	Greece.....	385	Pacific.....	10,474
		Italy.....	70,181	All other.....	255,778
		Netherlands..	44,319	Grand aggregate...	9,908,799
		Poland.....	14,831		
		Portugal.....	9,062		
		Russia.....	38,316		
		Spain.....	28,091		
		Sweden and Norway..	306,002		
		Switzerland.....	83,709		
		Turkey.....	619		
		Total from Europe.	8,746,921		

CHINESE IMMIGRATION INTO THE UNITED STATES FOR EACH CALENDAR YEAR FROM 1835 TO 1880, INCLUSIVE.

Year.	No.	Year.	No.	Year.	No.	Year.	No.
1855.....	3,526	1862.....	3,633	1869.....	14,902	1876.....	16,879
1856.....	4,733	1863.....	7,214	1870.....	11,943	1877.....	10,379
1857.....	5,944	1864.....	2,795	1871.....	6,039	1878.....	8,468
1858.....	5,128	1865.....	2,942	1872.....	10,642	1879.....	9,188
1859.....	3,457	1866.....	2,385	1873.....	18,154	1880 Jan. to June	4,018
1860.....	5,467	1867.....	3,863	1874.....	16,651		
1861.....	7,518	1868.....	10,684	1875.....	19,033	Total.....	215,586

NOTE.—The statement is made that nearly one-half of all the Chinese who have arrived in the United States have returned to their native country.



**POPULATION OF CITIES OF THE WORLD.**  
SHOWING POPULATION OF CITIES HAVING 100,000 INHABITANTS OR UPWARDS.

CITY.	COUNTRY.	CENSUS.	POPULATION.
Abbeokuta	West Africa	....	150,000
Adrianople	Turkey	....	150,000
Agra	India	1871	149,000
Ahmedabad	India	1871	116,873
Alexandria	Egypt	1872	212,038
Allahabad	India	1871	143,693
Amoy	China	....	300,000
Almritsur	India	1871	135,813
Amsterdam	Netherlands	1875	289,982
Antwerp	Belgium	1875	145,101
Bahia	Brazil	....	128,929
Baltimore	Maryland, U. S.	1880	332,190
Bangalore	India	1871	142,513
Bangkok	Siam	....	500,000
Barcelona	Spain	1860	189,948
Bareilly	India	1871	102,982
Bremen and Eiberfeld	Prussia, Germany	1875	167,093
Baroda	India	1871	112,077
Batavia	Java	....	135,000
Belfast	Ireland	1871	174,394
Benares	India	1871	175,188
Berlin	Prussia, Germany	1875	968,634
Beyrout	Syria	....	100,000
Birmingham	England	1871	343,787
Bologna	Italy	1871	115,957
Bombay	India	1871	644,405
Bordeaux	France	1876	215,140
Boston	Massachusetts, U. S.	1880	362,535
Bradford	England	1871	145,830
Bremen	Germany	1875	102,177
Breslau	Prussia	1875	239,050
Brighton	England	1871	103,758
Bristol	England	1871	182,552
Brooklyn	New York, U. S.	1880	566,689
Brusa	Turkey	....	100,000
Brussels	Belgium	1875	376,965
Bucharest	Turkey	....	221,805
Buda-Pest	Hungary	1869	270,476
Buenos Ayres	Argentine Republic	1869	177,787
Buffalo	New York, U. S.	1880	155,137
Cairo	Egypt	1872	349,883
Calcutta	India	1871	794,645
Canton	China	....	1,000,000
Cawnpore	India	1871	122,770
Changkiakau	China	....	200,000
Changchow	China	....	1,000,000
Chefoo	China	....	120,000
Chingtu	China	....	800,000
Chinkiang	China	....	130,000
Chungking	China	....	250,000
Chicago	Illinois, U. S.	1880	503,304
Cincinnati	Ohio, U. S.	1880	255,708
Cologne	Prussia	1875	135,518
Colombo	Ceylon	1871	100,238
Constantinople	Turkey	....	600,250
Copenhagen	Denmark	1870	197,576
Damascus	Turkey	....	150,000
Delhi	India	1871	154,417
Detroit	Michigan, U. S.	1880	116,342
Dhar	India	....	100,000
Dresden	Saxony	1875	197,295
Dublin	Ireland	1871	246,326
Dundee	Scotland	1871	119,141
Edinburgh	Scotland	1871	197,531
Erzroum	Turkey	....	100,000
Fez	Morocco	....	150,000
Florence (Firenze)	Italy	1871	167,093
Foo-Chow	China	....	600,000
Frankfort-on-the-Main	Germany	1875	103,315
Genoa	Italy	1871	130,269
Ghent	Belgium	1875	130,092
Glasgow	Scotland	1871	477,144
Gwalior	India	....	200,000
Hague	Netherlands	1875	100,254



POPULATION OF CITIES, &c.—*Continued.*

CITY.	COUNTRY.	CENSUS.	POPULATION.
Hamburg .....	Germany .....	1875	264,675
Hankow .....	China .....	....	600,000
Hanover .....	Prussia .....	1875	106,689
Hanyang .....	China .....	....	100,000
Havana .....	Cuba .....	....	205,676
Herat .....	Afghanistan .....	....	100,000
Hong Kong .....	China (British Colony) .....	....	25,540
Hull .....	England .....	1871	121,892
Hwangyoven .....	China .....	....	150,000
Hyderabad .....	India .....	....	200,000
Jersey City .....	New Jersey, U. S. ....	1880	120,728
Joudpore .....	India .....	....	150,000
Kagosima .....	Japan .....	....	130,000
Kecho .....	India .....	....	150,000
Kichinew .....	Russia .....	1870	102,427
Kiew .....	Russia .....	1870	116,774
Kirin .....	China .....	....	120,000
Konigsberg .....	Prussia .....	1875	122,445
Kumamoto .....	Japan .....	....	300,000
Leeds .....	England .....	1871	259,212
Leicester .....	England .....	1871	109,830
Leingkong .....	China .....	....	250,000
Leipzig .....	Saxony .....	1875	127,387
Leon .....	Mexico .....	....	100,000
Liege .....	Belgium .....	1875	115,956
Lille .....	France .....	1876	162,775
Lima .....	Peru .....	1876	100,073
Lisbon .....	Portugal .....	1874	224,063
Liverpool .....	England .....	1871	493,405
London .....	England .....	1871	3,254,260
Louisville .....	Kentucky, U. S. ....	1880	123,645
Lucknow .....	India .....	1871	284,779
Lyon .....	France .....	1876	342,815
Madras .....	India .....	1871	397,552
Madrid .....	Spain .....	1870	332,024
Magdeburg .....	Germany .....	1875	122,789
Manchester .....	England .....	1871	351,189
Mandalay .....	Burmah .....	....	100,000
Manilla .....	Philippines .....	....	160,000
Marseilles .....	France .....	1876	318,868
Melbourne .....	Australia .....	1874	212,178
Messina .....	Sicily .....	1871	111,854
Mexico .....	Mexico .....	....	230,000
Miako (Kioto) .....	Japan .....	....	374,496
Milan .....	Italy .....	1871	199,009
Milwaukee .....	Wisconsin, U. S. ....	....	100,175
Montevideo .....	Uruguay .....	1872	105,295
Montreal .....	Canada .....	1871	107,225
Moscow .....	Russia .....	1870	601,669
Mukden .....	China .....	....	170,000
Munich .....	Bavaria .....	1875	190,867
Nagasaki .....	Japan .....	....	111,231
Nanking .....	China .....	....	450,000
Nantes .....	France .....	1876	122,247
Naples (Napoli) .....	Italy .....	1871	448,335
Newark .....	New Jersey, U. S. ....	1880	136,400
Newcastle .....	England .....	1875	128,443
New York .....	New York, U. S. ....	1880	1,206,577
Ningpo .....	China .....	....	245,000
Odessa .....	Russia .....	1870	139,462
Osaka .....	Japan .....	....	373,000
Ouroumtsi .....	China .....	....	150,000
Palermo .....	Italy .....	1871	219,398
Paoting .....	China .....	....	120,000
Paris .....	France .....	1876	1,988,806
Patna .....	India .....	1871	158,900
Peking .....	China .....	....	1,000,000
Pernambuco .....	Brazil .....	1872	116,671
Philadelphia .....	Pennsylvania, U. S. ....	1880	846,980
Poona .....	India .....	....	118,886
Portsmouth .....	England .....	1871	113,569
Prague .....	Austria .....	1869	189,949
Providence .....	Rhode Island, U. S. ....	1875	100,675
Riga .....	Russia .....	....	102,043
Rio de Janeiro .....	Brazil .....	1872	274,972

POPULATION OF CITIES, &c.—Continued.

CITY.	COUNTRY.	CENSUS.	POPULATION.
Rome.....	Italy.....	1871	244,484.
Rotterdam.....	Netherlands.....	1875	132,054
Rouen.....	France.....	1876	104,902
St. Etienne.....	France.....	1876	126,019
St. Louis.....	Missouri, U. S.....	1880	350,522
St. Petersburg.....	Russia.....	1870	667,963
Salford.....	England.....	1871	124,801
Santiago.....	Chili.....	1875	115,377
San Francisco.....	California, U. S.....	1880	233,956
Seville.....	Spain.....	1860	118,298
Shanghai.....	China.....	....	276,640
Shihlung.....	China.....	....	100,000
Sheffield.....	England.....	1871	239,946
Siangtan.....	China.....	....	1,000,000
Siengan.....	China.....	....	1,000,000
Smyrna.....	Turkey.....	....	150,000
Stockholm.....	Sweden.....	1875	152,582
Stoke-upon-Trent.....	England.....	1871	130,985
Stuttgart.....	Wurtemberg.....	1875	107,273
Su-chow.....	China.....	....	500,000
Sunderland.....	England.....	1871	106,342
Surat.....	India.....	1871	107,149
Swatow.....	China.....	....	120,000
Sydney.....	Australia.....	1871	134,756
Tabriz, or Tauris.....	Persia.....	....	220,000
Tai-yuen.....	China.....	....	250,008
Tanchow.....	China.....	....	230,000
Teheran.....	Persia.....	....	100,000
Tien-tsin.....	China.....	....	930,000
Tokao.....	China.....	....	220,000
Toulouse.....	France.....	1876	131,142
Trieste.....	Austria.....	1869	109,324
Tsinan.....	China.....	....	200,000
Tungkwan.....	China.....	....	120,000
Tunis.....	Tunis, Africa.....	....	125,000
Turin (Torino).....	Italy.....	1871	212,644
Valentia.....	Spain.....	1860	107,703
Valparaiso.....	Chili.....	1875	100,000
Venice (Venezia).....	Italy.....	1871	128,901
Vienna.....	Austria.....	1875	1,020,770
Warsaw.....	Russia.....	1870	297,090
Washington.....	District of Columbia, U. S.....	1880	147,307
Wu-chang.....	China.....	....	200,000
Wu-chow.....	China.....	....	500,000
Yang-chow.....	China.....	....	360,000
Yarkand.....	China.....	....	200,000
Yedo (Tokio).....	Japan.....	....	674,447
Yokohama.....	Japan.....	....	130,000
Yung-ping.....	China.....	....	200,000

TO THE LIFE AGENT:—If any stimulus is wanted to encourage your efforts, you will find it in the following considerations: First: Your own gains will be in proportion of the gains of your office. The better you serve the company, the better you will serve yourself. The more persons you induce to invest their money for their own future benefit, the more you will profit from the harvest which you will thus reap. In no sphere of labor is the heaven-given law more certain in its operations than in life assurance: "He that watereth others, himself shall be watered." Second: Life assurance is entitled to the highest position in the estimation of the public which

it is possible for you to give to it. No matter from what point of observation it is surveyed, it becomes the more deserving of confidence and respect the clearer it is seen. Men of every rank and class only want to know it better in order to esteem it the more: You have, therefore, no need to shrink from talking about it, and holding it up in the clear light of day, that it may be seen and understood. And, Third, as the office you represent has already taken its place in the forefront of the institutions of its class, you can go about your work with the utmost confidence in its future success and stability.

POSTAL RECEIPTS

Statement of the postal receipts of the United States for the fiscal year ended June 30, 1882.  
RECEIPTS.

Number.	STATES AND TERRITORIES.	Letter Postage.	Waste Paper and Twine.	Box Rents and Branch Offices.	Postage Stamps, Stamped Envelopes and Postal Cards.	Total Receipts.
1	Maine.....	.....	\$194	\$22,609	\$599,263	\$627,066
2	New Hampshire.....	.....	185	16,951	342,144	359,280
3	Vermont.....	.....	168	11 814	312,114	324,096
4	Massachusetts.....	\$6,254	1,249	124,008	2,666,558	2,798,070
5	Rhode Island.....	.....	152	21,799	294,820	316,771
6	Connecticut.....	1	338	45,939	774,237	820,515
7	New York.....	43,325	6,732	186,901	7,376,041	7,612,999
8	New Jersey.....	2	368	30,717	817,253	848,340
9	Pennsylvania.....	8,647	1,507	105,538	3,684,528	3,800,219
10	Delaware.....	.....	24	1,823	94,911	96,758
11	Maryland.....	1	124	11,800	729,629	741,555
12	Virginia.....	4	157	13,470	608,531	622,162
13	West Virginia.....	.....	78	5,591	219,327	224,996
14	North Carolina.....	7	68	10,445	303 562	314,082
15	South Carolina.....	1	46	7,689	246,912	254,648
16	Georgia.....	7	210	17,492	491,604	509,313
17	Florida.....	.....	31	6,871	146,401	153,303
18	Ohio.....	10	2,139	97,803	2,629,766	2,729,717
19	Michigan.....	9	803	83,744	1,377,196	1,461,752
20	Indiana.....	3	888	54,129	1,057,516	1,112,536
21	Illinois.....	7	2,913	128 994	3,360,023	3,491,937
22	Wisconsin.....	6	449	57,305	956,558	1,014,318
23	Iowa.....	3	634	90,108	1,280,913	1,371,658
24	Missouri.....	20	996	45,209	1,676,793	1,723,018
25	Kentucky.....	3	519	20,572	607,617	628,711
26	Tennessee.....	5	175	12,819	479,295	492,294
27	Alabama.....	8	71	14,192	299,576	313,848
28	Mississippi.....	1	57	14,383	246,118	260,559
29	Arkansas.....	4	52	12,111	226,672	238,839
30	Louisiana.....	.....	129	18,511	389,495	408,134
31	Texas.....	7	225	48,364	745,270	793,866
32	California.....	4	474	66,970	1,068,188	1,135,636
33	Oregon.....	2	63	12,124	158,960	171,149
34	Minnesota.....	23	303	37,503	721,378	759,208
35	Kansas.....	10	223	46,612	689,539	736,383
36	Nebraska.....	36	92	24,751	399,199	424,078
37	Nevada.....	1	15	11,044	73,567	84,627
38	Colorado.....	2	247	44,206	438,342	482,796
39	Utah.....	1	63	8,362	110,133	118,560
40	New Mexico.....	.....	13	4,749	72,089	76,851
41	Washington.....	3	6	5,720	67,814	73,544
42	Dakota.....	2	31	13,875	191,728	205,635
43	Arizona.....	.....	30	5,771	56,335	62,137
44	Idaho.....	2	23	2,577	40,239	42,841
45	Wyoming.....	2	5	3,672	41,457	45,136
46	Montana.....	2	50	11,927	86,879	98,859
47	Alaska.....	.....	.....	.....	338	338
48	District of Columbia.....	.....	363	4,720	253,399	258,482
49	Indian Territory.....	1	1	609	23,091	23,701
	Deduct miscellaneous items.....	\$58,424	\$23,684	\$1,649,892	\$39,533,317	\$41,265,317
	Add miscellaneous items.....	39,161	.....	2,241	170,040	211,441
		\$97,585	\$23,684	\$1,652,132	\$39,703,357	\$41,476,758

ITEMS OF RECEIPT OF A GENERAL NATURE NOT EMBRACED ABOVE.

Receipts on account of dead-letters.....	\$7,658	Excess of receipts brought down.....	1,836,766
Receipts on account of fines and penalties.....	20,427	Excess of transportation accrued.....	1,097,578
Receipts on account of miscellaneous..	10,800		\$3,333,996
Revenue from money-order business...	360,767		

AND EXPENDITURES.

Statement of the postal expenditures of the United States for the fiscal year ended June 30, 1882.

EXPENDITURES.

Compensation of Postmasters.	Clerks for Offices, Rent, Light and Fuel, and Incidental Expenses of Post Offices.	Compensation of Letter-Carriers.	Compensation of Route Agents, Postal Railway Clerks, Mail Messengers and Supply of Special Officers.	Transportation by States.	Total Expenditures.	Excess of Expenditures over Receipts.	Excess of Receipts over Expenditures.	Number.
\$192,012	\$56,917	\$14,541	\$50,466	\$229,046	\$542,981	.....	\$84,085	1
128,327	22,689	7,772	22,353	105,191	286,332	.....	72,948	2
125,288	15,862	2,648	15,766	144,935	304,500	.....	19,596	3
384,806	349,218	246,093	289,794	447,571	1,717,481	.....	1,080,588	4
44,239	32,810	26,412	10,181	48,487	162,130	.....	154,641	5
189,976	77,006	35,245	53,458	262,920	618,604	.....	201,910	6
822,944	1,177,188	709,998	404,071	1,897,388	5,011,589	.....	2,601,410	7
204,707	54,193	74,179	33,515	307,530	674,125	.....	174,215	8
688,201	400,932	371,765	312,376	1,009,505	2,782,780	.....	1,017,440	9
26,311	6,538	8,563	8,243	27,944	77,599	.....	19,160	10
104,542	92,660	76,861	57,324	412,317	743,703	\$2,149	.....	11
197,539	51,282	24,641	64,497	596,937	934,897	312,735	.....	12
82,703	14,464	6,663	17,397	121,799	243,027	18,030	.....	13
126,456	19,640	.....	29,246	274,438	449,780	135,698	.....	14
83,677	13,730	7,161	42,286	212,522	359,305	104,658	.....	15
143,691	48,204	20,664	94,449	411,252	718,259	208,945	.....	16
58,317	10,531	.....	18,563	177,066	264,477	111,174	.....	17
557,722	256,192	162,756	559,897	1,433,645	2,970,212	240,491	.....	18
406,906	97,665	45,258	116,927	454,322	1,121,078	.....	340,674	19
338,896	95,814	55,985	116,611	501,864	1,109,170	.....	3,367	20
624,296	439,653	211,773	394,406	1,157,500	2,827,628	.....	664,309	21
295,908	80,762	30,148	68,096	402,521	877,434	.....	136,884	22
452,289	79,375	25,032	131,108	537,480	1,225,284	.....	146,373	23
318,221	192,352	143,764	242,998	933,657	1,830,992	107,973	.....	24
172,797	51,445	35,660	58,333	401,935	719,171	90,460	.....	25
136,137	48,294	20,679	76,175	230,469	511,753	19,459	.....	26
116,658	26,822	5,114	22,596	326,088	497,278	183,430	.....	27
114,837	14,905	.....	17,585	207,415	354,742	94,183	.....	28
98,706	19,356	4,260	27,594	278,336	428,252	189,413	.....	29
77,375	58,753	44,835	28,471	274,079	483,513	75,379	.....	30
260,973	67,789	15,132	59,840	849,151	1,252,885	459,019	.....	31
236,374	141,229	74,064	85,762	1,106,558	1,643,987	508,351	.....	32
56,477	11,551	4,509	16,481	206,112	295,130	123,981	.....	33
203,338	58,834	26,275	76,553	371,713	736,712	.....	22,496	34
277,036	47,496	8,193	84,761	569,065	986,551	250,167	.....	35
143,691	29,420	8,937	73,809	670,022	925,879	501,802	.....	36
40,282	10,678	.....	2,030	169,573	222,562	137,935	.....	37
122,038	57,784	13,517	37,916	430,777	662,031	179,235	.....	38
43,942	12,780	.....	13,554	278,494	348,770	230,211	.....	39
30,786	3,458	.....	16,841	94,184	145,268	68,417	.....	40
30,743	3,117	.....	4,436	130,715	169,010	95,466	.....	41
84,644	11,626	.....	9,936	160,081	266,287	60,652	.....	42
25,994	4,960	.....	1,259	255,244	287,457	225,321	.....	43
21,480	1,685	.....	1,224	160,164	184,553	141,713	.....	44
18,191	3,527	.....	324	55,777	77,821	32,685	.....	45
38,242	7,784	.....	63	186,326	232,415	133,556	.....	46
178	.....	.....	.....	.....	178	.....	160	47
4,466	130,078	48,478	133,464	.....	316,485	58,003	.....	48
12,317	297	.....	10	95,377	108,001	84,301	.....	49
\$8,964,607	\$4,509,344	\$2,617,575	\$4,003,045	\$19,615,490	\$39,710,059	\$5,184,997	\$6,740,254	
.....	.....	.....	.....	115,209	70,066	70,066	.....	
10,711	18,226	5,688	517	.....	.....	.....	211,441	
\$8,975,318	\$4,527,569	\$2,623,263	\$4,003,562	\$19,510,281	\$39,639,993	\$5,114,930	\$6,951,696	

ITEMS OF EXPENDITURE OF A GENERAL NATURE NOT EMBRACED ABOVE.

Amount paid for foreign mails, and expenses of government agents.....	\$306,414	Postmarking and canceling stamps....	14,144
Balances paid foreign countries.....	43,666	Mail depredations and inspectors.....	167,580
Ship, steamboat and way letters.....	1,444	Letter balances.....	10,000
Wrapping-paper and Twine.....	72,749	Expenses of postage stamps, etc.....	834,135
Post-route maps and Advertising.....	75,197	Dead-letter, official and registered-pack-	
Mail bags and catchers.....	146,007	age envelopes.....	72,475
Salary and expenses of assistant super-		Sundry and miscellaneous payments...	46,467
intendents of the railway mail service	44,208	Excess of receipts over expenditures...	1,394,389
Mail locks and keys.....	105,121		
			\$3,333,996

THE MONEY-ORDER SYSTEM.

A statement showing operations of the domestic money-order system during each year since its establishment, November 1, 1864, up to June 30, 1882.

FISCAL YEAR ENDED.	Number of Money-order Offices in Operation.	Amount of Orders Issued.	Amount of Orders Paid and Repaid.	Amount of Fees Rec'd.	Amount of Expenses.	Amount of Deficit.	Amount of Surplus.
June 30, 1865	419	\$1,360,122.52	\$1,313,577.08	\$11,536.49	\$18,584.37	\$7,047.97	.....
June 30, 1866	766	3,977,259.28	3,903,890.22	35,803.06	28,664.27	.....	\$7,138.99
June 30, 1867	1,224	9,229,327.72	9,071,240.73	70,889.57	44,628.96	.....	20,260.76
June 30, 1868	1,468	16,197,858.47	16,118,537.03	124,503.19	70,345.04	.....	54,158.15
June 30, 1869	1,685	24,848,058.93	24,654,123.46	176,247.87	110,694.00	.....	65,553.87
June 30, 1870	2,076	34,054,184.71	33,927,924.79	235,557.05	145,382.42	.....	90,174.63
June 30, 1871	2,452	42,164,118.03	42,027,336.31	295,563.38	194,381.60	.....	101,181.78
June 30, 1872	2,775	48,515,532.72	48,419,644.97	350,499.40	244,521.63	.....	105,977.77
June 30, 1873	3,069	57,516,216.69	57,295,012.27	354,816.66	286,232.66	.....	68,584.00
June 30, 1874	3,404	74,424,854.71	74,210,156.25	462,238.54	357,040.42	.....	105,198.12
June 30, 1875	3,401	77,431,251.58	77,361,690.75	494,717.27	374,575.18	.....	120,142.09
June 30, 1876	3,697	77,035,972.78	77,106,338.85	647,021.52	456,250.68	.....	190,770.84
June 30, 1877	3,686	72,820,509.70	72,908,175.25	624,409.66	524,478.47	.....	99,931.19
June 30, 1878	4,143	81,442,564.87	81,279,910.80	716,638.98	513,686.61	.....	202,952.26
June 30, 1879	4,512	88,254,641.02	88,006,200.20	799,347.09	575,386.32	.....	223,960.77
June 30, 1880	4,829	100,352,818.83	100,165,982.78	917,091.58	659,516.50	.....	257,575.08
June 30, 1881	5,163	105,075,769.35	104,924,853.61	967,772.93	715,458.29	.....	252,314.66
June 30, 1882	5,491	113,400,118.21	113,388,301.90	1,054,538.62	774,197.45	.....	280,341.16
Total....	.....	1,028,100,980.12	1,026,083,197.25	.....	.....	.....	.....

FOREIGN MAIL STATISTICS.

Estimate of the amount of mail matter exchanged during the fiscal year ended June 30, 1882, based upon the count of such matter exchanged during seven days in October, 1881, and seven days in April, 1882, as made at United States exchanging post-offices in pursuance of the Postmaster-General's order of September 10, 1879.

	Sent.	Received.	Total.	Excess of Sent Over Received.	Excess of Received Over Sent.	Percentage of Sent.	Percentage of Received.
Number of prepaid letters.....	25,468,464	23,525,368	48,993,832	1,943,096	.....	51.98	48.02
Number of unpaid and insufficiently paid letters.....	638,497	1,235,909	1,874,406	.....	597,412	34.06	65.94
Number of free of postage letters.....	119,908	61,694	181,602	58,214	.....	66.03	33.97
Total number of letters.....	26,226,869	24,822,971	51,049,840	1,403,898	.....	51.38	48.62
Total number of single rates.....	29,675,709	27,277,833	56,953,542	2,397,876	.....	52.11	47.89
Number of postal cards.....	1,428,208	918,179	2,346,387	510,029	.....	60.87	39.13
Number of packets of newspapers, other printed matter, and business papers.....	22,919,589	19,596,814	42,516,403	3,322,775	.....	53.91	46.09
Number of packets of samples of merchandise.....	843,682	238,880	1,082,562	604,802	.....	77.93	22.07
Number of registered articles....	457,000	468,354	925,354	.....	11,354	49.39	50.61
Number of demands for return receipts.....	9,789	17,054	26,843	.....	7,265	36.47	63.53
Prepaid postages on letters.....	\$1,385,618	.....	.....	.....	.....	.....	.....
Prepaid postages on printed matter, etc.....	\$424,732	.....	.....	.....	.....	.....	.....
Unpaid postages on letters, printed matter, etc.....	\$23,292	\$117,699	\$140,992	.....	\$94,407	16.52	83.48



# STATEMENTS OF THE MONEY-ORDER TRANSACTIONS AT POST OFFICES.

STATES AND TERRITORIES.	DOMESTIC.					
	Number of Orders Issued.	Balance from Last Year.	Amount of Orders Issued.	Fees.	Pre-mium.	Drafts and Deposits Received from Postmasters.
Alabama.....	140,525	\$29,281	\$1,936,118	\$17,591	\$51	\$1,047,813
Arizona.....	20,938	16,021	520,436	3,378	....	.....
Arkansas.....	127,638	35,161	2,266,353	17,834	53	1,452,284
California.....	247,333	65,762	4,208,787	26,230	....	3,293,210
Colorado.....	150,034	64,287	2,640,372	20,586	....	1,592,197
Connecticut.....	96,716	6,933	1,180,974	11,607	....	394,781
Dakota.....	51,543	15,605	779,773	6,690	....	126,738
Delaware.....	14,169	2,287	149,784	1,645	....	7,290
District of Columbia.....	32,432	9,087	504,213	4,186	1	1,317,836
Florida.....	62,847	15,699	1,060,204	8,525	....	185,515
Georgia.....	163,688	33,793	2,301,901	20,629	....	1,947,724
Idaho.....	21,608	5,349	468,667	3,222	....	88,099
Illinois.....	728,589	99,924	8,809,675	88,655	241	9,542,839
Indiana.....	376,586	33,093	4,231,257	44,410	....	1,755,044
Indian Territory.....	3,976	320	72,475	568	....	.....
Iowa.....	542,963	57,905	5,934,259	63,765	....	2,479,174
Kansas.....	353,658	44,047	4,531,259	43,540	....	1,033,651
Kentucky.....	130,912	17,473	1,688,869	16,140	4	1,603,894
Louisiana.....	109,255	61,558	2,181,041	15,964	18	3,589,274
Maine.....	89,118	15,147	1,300,047	11,323	33	764,992
Maryland.....	66,552	8,567	951,337	8,840	....	1,318,951
Massachusetts.....	223,997	23,750	3,069,108	27,789	....	2,146,155
Michigan.....	415,342	61,445	5,255,960	50,615	03	2,708,525
Minnesota.....	208,794	33,385	2,650,212	25,539	....	1,859,792
Mississippi.....	174,183	29,706	2,457,776	22,200	25	69,340
Missouri.....	346,133	55,180	4,424,345	42,517	22	8,148,182
Montana.....	28,796	17,024	515,649	4,011	....	212,226
Nebraska.....	171,283	35,637	2,167,923	21,108	....	1,507,742
Nevada.....	45,561	12,205	912,803	6,658	21	765
New Hampshire.....	56,667	5,135	670,504	6,685	....	113,596
New Jersey.....	85,101	9,756	1,159,182	10,597	....	358,309
New Mexico.....	16,067	10,994	268,375	2,151	....	189,861
New York.....	568,397	51,072	7,488,215	70,300	249	27,800,768
North Carolina.....	127,149	18,648	1,878,884	16,497	....	263,193
Ohio.....	568,015	51,084	6,401,053	67,943	46	4,442,814
Oregon.....	84,554	21,242	1,679,959	12,497	120	1,443,626
Pennsylvania.....	441,196	60,596	5,212,354	52,947	....	4,335,315
Rhode Island.....	32,417	2,872	443,575	4,028	....	114,270
South Carolina.....	97,404	14,483	1,398,092	12,401	....	832,337
Tennessee.....	105,327	28,578	2,530,199	21,654	2	1,807,136
Texas.....	383,269	136,536	6,646,389	53,119	..	3,999,303
Utah.....	21,101	12,334	378,773	2,933	....	565,619
Vermont.....	55,337	6,584	613,599	6,501	....	135,363
Virginia.....	106,391	18,276	1,380,624	13,120	....	1,754,821
Washington.....	36,894	8,830	724,337	5,420	....	23,232
West Virginia.....	46,324	7,163	570,201	5,710	....	80,750
Wisconsin.....	337,759	53,217	4,456,430	40,840	....	2,708,683
Wyoming.....	19,301	4,073	327,797	2,612	....	.....
Total.....	8,420,869	\$1,427,109	\$113,400,118	\$1,053,711	\$828	\$101,162,031

THE main advantage, though, of this form of life insurance investments is, that it is not subject to the vicissitudes of life, as other investments are. Buying ordinary property to be paid for, one's sudden death is likely to cause a loss of all that has been paid. Investments in life insurance in that event become fully paid. And after all there is no chance so uncertain as that of life. That fact

we must keep steadily in mind. Amid failures, financial and social, the great failure is still human life. Whether stocks rise or fall, whether crops ripen or blast, whether mines yield or disappoint, the funeral cortege passes ever onward. Do not fail then, to secure an interest in an enterprise that death makes sure.—*The Ingleside.*



COMPARATIVE STATEMENT.

Comparative Statement of Receipts and Expenditures of the Post Office Department from July 1, 1836, to June 30, 1882.

YEAR.	RECEIPTS.			EXPENDITURE
	Revenue.	Treasury grants.	Total.	
1837 .....	\$4,945,668	.....	\$4,945,668	\$3,288,31
1838 .....	4,238,733	.....	4,238,733	4,430,66
1839 .....	4,484,657	.....	4,484,657	4,636,53
1840 .....	4,543,522	.....	4,543,522	4,718,23
1841 .....	4,407,726	\$482,657	4,890,383	4,499,52
1842 .....	4,546,850	.....	4,546,850	5,674,79
1843 .....	4,296,225	.....	4,296,225	4 374,79
1844 .....	4,237,288	.....	4,237,288	4,296,51
1845 .....	4,289,842	.....	4,289,842	4,320,73
1846 .....	3,487,199	750,000	4,237,199	4,076,03
1847 .....	3,880,309	12,500	3,892,809	3,979,54
1848 .....	4,555,211	125,000	4,680,211	4,326,85
1849 .....	4,705,176	.....	4,705,176	4,479,04
1850 .....	5,499,985	.....	5,499,985	5,212,95
1851 .....	6,410,604	.....	6,410,604	6,278,40
1852 .....	5,184,527	1,741,444	6,925,971	7,102,45
1853 .....	5,240,725	2,225,000	7,495,725	7,982,75
1854 .....	6,255,586	2,736,749	8,992,335	8,577,42
1855 .....	6,642,136	3,114,542	9,756,678	9,968,34
1856 .....	6,920,822	3,748,882	10,669,703	10,405,28
1857 .....	7,353,952	4,528,005	11,881,956	11,508,05
1858 .....	7,486,793	4,679,271	12,166,064	12,722,47
1859 .....	7,968,484	3,915,946	11,884,431	11,458,08
1860 .....	8,518,067	11,154,168	19,672,235	19,170,61
1861 .....	8,349,296	4,639,807	12,989,103	13,606,75
1862 .....	8,299,821	2,598,954	10,898,775	11,125,36
1863 .....	11,163,790	1,007,849	12,171,638	11,314,20
1864 .....	12,438,254	749,980	13,188,234	12,644,78
1865 .....	14,556,159	3,968	14,560,127	13,694,72
1866 .....	14,436,986	.....	14,436,986	15,352,07
1867 .....	15,297,027	3,991,667	19,288,694	19,235,48
1868 .....	16,292,601	5,696,525	21,989,126	22,730,59
1869 .....	18,344,511	5,707,115	24,051,626	23,698,13
1870 .....	19,772,221	4,022,141	23,794,361	23,998,83
1871 .....	20,037,045	4,126,200	24,163,245	24,390,10
1872 .....	21,915,426	4,933,750	26,909,176	26,658,19
1873 .....	22,996,742	5,690,475	28,987,217	29,084,94
1874 .....	26,471,072	5,922,434	32,393,505	32,126,41
1875 .....	26,791,361	6,704,647	33,496,008	33,611,30
1876 .....	28,634,198	5,088,583	33,722,781	33,263,48
1877 .....	27,531,585	7,013,300	34,544,885	33,486,32
1878 .....	29,277,517	5,307,653	34,585,170	34,165,08
1879 .....	30,041,983	3,297,965	33,339,948	33,449,89
1880 .....	33,315,479	3,597,717	36,913,197	36,542,80
1881 .....	36,785,398	3,297,921	40,083,319	39,592,56
1882 .....	41,876,410	6,595	41,883,005	40,482,02

THE great army of insured have policies to the amount of \$1,649,484,953.66, a sum but little less than the national debt. This vast obligation is being liquidated day by day as losses occur, and the whole of it is as sure to be paid to the policy-holders or their heirs scattered all over this nation, as it is that other policy-holders and their heirs have received \$823,-897,319.37 in the past. In all probability the last cent of it will be cancelled long before the national debt has ceased to be.

ADVICE TO LIFE AGENTS :—Have confidence in your calling as an honorable profession. Never be ashamed to have it known that you are an assurance agent. There are callings of which their representatives have cause to be ashamed, but the work of inducing persons to assure their lives is not one of them. Cheer yourself with the daily remembrance that your work is to induce persons to be frugal, self-reliant, and independent.

Increase in the issue of postage stamps, stamped envelopes, newspaper wrappers, and postal cards, including the issues for official use, for the fiscal year ending June 30, 1882, over those of the preceding year.

[FROM THE ANNUAL REPORT OF THE POSTMASTER-GENERAL].

ARTICLES ISSUED.	1881.		1882.		Increase.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
Ordinary postage stamps.....	954,128,450	\$24,040,627	1,114,560,330	\$28,679,528	160,431,880	\$4,638,901
Newspaper and periodical stamps.....	1,995,788	1,398,674	2,214,893	1,602,070	219,105	203,396
Ordinary stamped envelopes, plain.....	106,291,300	2,647,568	114,774,700	2,994,869	8,483,400	347,301
Ordinary stamped envelopes, request.....	85,024,000	2,624,482	100,794,250	3,163,895	15,680,250	539,413
Newspaper wrappers.....	35,751,750	431,155	41,086,500	500,209	5,334,750	69,054
Postage-due stamps.....	8,045,710	254,393	11,375,310	352,170	3,329,600	97,777
Postal cards.....	308,536,500	3,086,605	351,498,000	3,516,015	42,961,500	429,410
Total issue for sale to the public.....	1,499,773,498	34,483,503	1,736,213,983	40,808,755	236,440,485	6,325,252
Add official stamps.....	2,012,544	107,777	2,319,555	139,992	307,011	32,214
Add official stamped envelopes and wrappers.....	2,525,500	34,156	2,037,500	29,307	488,000	4,849
Total of all issues.....	1,504,311,542	\$34,625,436	1,740,571,038	\$40,978,053	236,259,496	\$6,352,618

It is the young men, in the full vigor of manhood, who should insure. Of course, they do not expect to die soon, nor does the company expect they will; if it did, it would not offer to insure them. Being young, strong and healthy they can obtain insurance at a low rate and in such form that it will return to them personally, if they so desire, good interest on their investment. It takes but a small sum for a young man to insure his life, on the endowment plan, so that by the time he has learned his business and is prepared to set up for himself, he will have a goodly sum in hand to commence with. This, too, will ordinarily have been acquired through the saving of earnings that would otherwise have been frivolously squandered. Looked at from a purely selfish standpoint—of pecuniary gain to the individual—a policy of insurance is a good thing for a young man to have, for

it induces frugal habits, that the premiums may be met and the investment enhanced in value. The young man may say, "if I want to save money I'll put it in the savings bank." But the trouble is, he either will not put his savings in the bank, or, if he does he is liable to draw them out again on the slightest provocation. Very few young men make deposits in the savings bank; they prefer to have their earnings about them and to spend them in having what they conceive to be a "good time." The money the average young man spends on beer and tobacco before he is twenty-one years of age would buy him a policy of insurance that, if kept up to would be worth thousands of dollars to him when he had ceased to be a young man, or had settled down in earnest to his life's work.—*The Spectator*.

## FREE DELIVERY POST OFFICES.

Table showing the receipts, expenditures and net revenue of the Post Offices at which the free delivery system is in operation, for the fiscal year ended June 30, 1882.

POST OFFICES.	Carriers in Service June 30, 1882.	Gross Revenue.	Office Expenses.	Free Delivery.	Total Expenses.	Net Revenue
Akron, Ohio.....	5	\$30,893	\$7,184	\$3,360	\$10,544	\$20,34
Albany, N. Y.....	30	160,573	37,791	27,042	64,833	95,74
Allegheny, Pa.....	12	34,828	7,811	9,345	17,156	17,67
Atlanta, Ga.....	10	92,496	14,810	6,937	21,747	70,74
Auburn, N. Y.....	6	34,305	8,544	4,774	13,318	20,98
Augusta, Ga.....	6	35,393	9,953	4,454	14,406	20,98
Augusta, Me.....	4	88,372	19,106	2,640	21,746	66,62
Baltimore, Md.....	93	496,491	85,396	76,861	162,257	334,23
Bangor, Me.....	4	29,070	8,468	3,400	11,868	17,20
Bloomington, Ill.....	6	33,958	8,730	5,145	13,875	20,08
Boston, Mass.....	217	1,405,127	256,794	185,268	442,061	963,06
Bridgeport, Conn.....	7	52,261	11,258	5,639	16,897	35,36
Brooklyn, N. Y.....	127	290,738	60,954	104,286	165,240	125,49
Buffalo, N. Y.....	38	268,828	30,605	35,247	65,852	202,97
Burlington, Iowa.....	7	45,481	9,146	5,691	14,837	30,64
Burlington, Vt.....	4	24,432	5,856	2,648	8,504	15,92
Camden, N. J.....	8	23,294	6,307	5,922	12,229	11,06
Charleston, S. C.....	9	73,391	12,422	7,161	19,583	53,80
Chicago, Ill.....	221	1,738,807	344,673	187,486	532,159	1,206,64
Cincinnati, Ohio.....	90	595,583	104,448	75,580	180,028	415,55
Cleveland, Ohio.....	41	289,774	40,687	36,561	77,249	212,52
Columbus, Ohio.....	16	108,657	18,784	12,275	31,059	77,59
Concord, N. H.....	4	27,983	7,349	2,705	10,053	17,93
Covington, Ky.....	6	19,502	5,533	4,652	10,185	9,31
Dallas, Texas.....	5	36,245	10,091	4,264	14,355	21,89
Davenport, Iowa.....	8	38,404	9,320	6,829	16,149	22,25
Dayton, Ohio.....	13	69,413	13,325	10,852	24,177	45,23
Denver, Col.....	13	143,079	27,481	9,232	36,713	106,36
Des Moines, Iowa.....	9	77,603	10,540	7,062	17,602	60,00
Detroit, Mich.....	36	294,307	38,230	33,154	71,384	222,92
Dubuque, Iowa.....	7	42,232	8,346	5,450	13,796	28,43
Easton, Pa.....	7	22,083	6,404	5,745	12,148	9,93
Elizabeth, N. J.....	7	32,083	7,110	5,337	12,447	19,63
Elmira, N. Y.....	8	43,652	11,413	5,855	17,269	26,38
Erie, Pa.....	8	38,820	9,048	6,789	15,836	22,98
Evansville, Ind.....	8	37,917	10,657	6,644	17,301	20,61
Fall River, Mass.....	8	30,151	8,137	5,542	13,680	16,47
Fort Wayne, Ind.....	8	36,092	10,034	6,345	16,379	19,71
Galveston, Texas.....	9	76,158	15,628	6,126	21,754	54,40
Grand Rapids, Mich.....	12	71,561	10,390	8,126	18,516	53,04
Harrisburgh, Pa.....	7	48,073	15,428	5,400	20,828	27,24
Hartford, Conn.....	13	129,468	22,620	9,713	32,334	97,13
Hoboken, N. J.....	5	14,294	3,952	3,483	7,435	6,85
Houston, Texas.....	5	42,786	13,059	4,742	17,800	24,98
Indianapolis, Ind.....	30	167,603	36,868	27,857	65,725	101,33
Jackson, Mich.....	5	26,393	6,666	3,977	10,643	15,75
Jersey City, N. J.....	26	66,798	10,943	21,479	32,421	34,37
Kansas City, Mo.....	23	167,061	24,874	16,507	41,381	126,22
La Fayette, Ind.....	5	28,443	8,830	4,251	13,082	15,36
Lancaster, Pa.....	7	32,348	7,186	4,930	12,116	20,23
Lawrence, Mass.....	9	30,604	8,028	7,927	15,956	14,64
Leadville, Col.....	5	44,723	18,333	4,285	22,618	22,10
Leavenworth, Kan.....	6	27,862	8,293	3,693	11,986	15,87
Little Rock, Ark.....	5	32,423	10,909	4,260	15,169	17,25
Louisville, Ky.....	34	220,602	33,846	31,008	64,854	155,74
Lowell, Mass.....	12	66,752	9,974	9,129	19,102	47,64
Lynn, Mass.....	11	42,334	7,446	8,121	15,566	26,76
Macon, Ga.....	5	26,164	8,649	3,373	12,022	14,14
Manchester, N. H.....	7	32,321	7,159	5,068	12,226	20,09
Mansfield, Ohio.....	4	25,952	6,008	2,509	8,517	17,43
Memphis, Tenn.....	13	77,066	20,868	11,068	31,936	45,12
Meriden, Conn.....	5	28,618	6,019	3,400	9,419	19,20
Milwaukee, Wis.....	34	231,849	33,074	30,148	63,222	168,62

FREE DELIVERY POST OFFICES.—Continued.

Post Offices.	Carriers in Service June 30, 1882.	Gross Revenue.	Office Expenses.	Free Delivery.	Total Expenses.	Net Revenue
Minneapolis, Minn.....	18	\$126,508	\$24,235	\$12,322	\$36,557	\$89,951
Mobile, Ala.....	6	47,748	14,445	5,114	19,559	28,190
Nashville, Tenn.....	14	92,254	17,887	9,611	27,498	64,756
Newark, N. J.....	30	128,360	14,944	25,285	40,229	88,131
New Bedford, Mass.....	8	34,649	6,121	7,116	13,236	21,413
New Haven, Conn.....	19	115,650	19,390	16,492	35,882	79,768
New Orleans, La.....	50	266,285	57,919	44,835	102,754	163,531
New York, N. Y.....	543	4,200,066	874,871	457,796	1,332,668	2,867,398
Norfolk, Va.....	7	46,431	9,838	5,509	15,347	31,084
Oakland, Cal.....	10	33,921	11,946	7,642	19,588	14,333
Omaha, Neb.....	12	86,158	17,954	8,937	26,892	59,267
Oswego, N. Y.....	6	26,814	6,489	5,116	11,605	15,209
Paterson, N. J.....	10	32,513	6,434	7,147	13,581	18,932
Peoria, Ill.....	9	67,238	11,110	7,179	18,290	48,948
Petersburgh, Va.....	6	19,489	6,096	4,672	10,768	8,721
Philadelphia, Pa.....	334	1,477,495	237,477	293,699	531,175	946,320
Pittsburgh, Pa.....	38	326,582	52,388	33,967	86,355	240,227
Portland, Me.....	10	98,277	22,098	8,501	30,599	67,678
Portland, Or.....	5	54,671	10,702	4,509	15,211	39,460
Pottsville Pa.....	4	15,359	5,120	3,400	8,520	6,839
Poughkeepsie, N. Y.....	7	39,011	10,053	5,972	16,025	22,985
Providence, R. I.....	31	182,810	25,201	26,412	51,614	131,196
Quincy, Ill.....	8	41,440	10,380	6,733	17,113	24,328
Reading, Pa.....	10	44,801	8,746	8,491	17,237	27,563
Richmond, Ind.....	6	26,979	6,718	3,531	10,249	16,731
Richmond, Va.....	18	112,095	21,293	14,460	35,753	76,342
Rochester, N. Y.....	29	199,764	26,018	24,386	50,403	149,361
Sacramento City, Cal.....	5	43,964	16,085	4,771	20,855	23,109
St. Joseph, Mo.....	10	68,917	12,484	7,610	20,095	48,822
St. Louis, Mo.....	128	766,592	145,213	119,648	264,860	501,732
St. Paul, Minn.....	20	149,831	19,357	13,953	33,311	116,520
Salem, Mass.....	7	25,457	6,465	5,239	11,704	13,752
San Francisco, Cal.....	68	509,768	98,144	61,651	159,795	349,973
Savannah, Ga.....	8	64,004	16,032	5,900	21,932	42,072
Springfield, Ill.....	7	34,159	8,547	5,230	13,778	20,381
Springfield, Mass.....	8	75,117	12,198	6,802	19,000	56,117
Springfield, Ohio.....	7	52,840	10,237	5,193	15,430	37,410
Syracuse, N. Y.....	20	110,463	20,153	15,264	35,416	75,047
Terre Haute, Ind.....	8	35,180	10,947	6,356	17,303	17,877
Toledo, Ohio.....	15	117,702	20,238	12,956	33,194	84,508
Topeka, Kan.....	6	50,121	10,989	4,500	15,489	34,633
Trenton, N. J.....	8	51,251	8,808	5,528	14,336	36,914
Troy, N. Y.....	18	88,359	19,447	13,974	33,421	54,938
Utica, N. Y.....	12	63,769	11,125	10,286	21,411	42,357
Washington, D. C.....	61	257,050	134,148	48,478	182,626	74,424
Wheeling, W. Va.....	10	42,898	11,535	6,663	18,198	24,699
Wilmington, Del.....	10	47,353	9,088	8,563	17,650	29,703
Worcester, Mass.....	13	92,188	14,225	10,949	25,174	67,014
Zanesville, Ohio.....	5	23,842	6,605	3,470	10,075	13,767
Total.....		\$19,414,773	\$3,815,736	\$2,617,575	\$6,433,311	\$12,981,462

ADVICE TO LIFE AGENTS:—Mind your business, by keeping your work always before you, and giving six days a week continuous attention to it. Do not think of having a gentleman's life, or you had better not begin your work. We do not want gentlemen, in the sense of idlers—but workers. It is a proper law of this world, that if a man will not

work he shall not succeed. Do not try to answer this remark by referring to some person who is an exception to it, for it will not serve you to follow exceptions. The rule is work and live; act on this rule and you will live. The office will trust you if it finds you always at work, and it will not trust in any dodging which you may adopt in the place of work.

## INFORMATION FOR BUSINESS MEN.

### INSOLVENT AND ASSIGNMENT LAWS.

Since the repeal of the United States Bankrupt Law, the laws of the different States respecting insolvency, assignments for the benefit of creditors, exemptions of property from liability for debts, and attachments of property upon mesne process have become of general interest. A short epitome of them is here presented. The following are some of the general rules governing these matters: A discharge in insolvency does not affect the rights of a creditor, who is not within the jurisdiction of the State where the discharge is granted, and does not submit himself to that jurisdiction by proving his claim against the estate of the debtor. In the absence of statutes, assignments of property for the benefit of creditors are valid, even though they provide for preferences, and for a release of the debtor by creditors taking the benefit of them. An involuntary assignment, under the laws of one State, of choses in action and other property, in another, is not good against attaching creditors in the second State. A voluntary assignment will not prevail against a prior attachment; nor against a subsequent attachment, unless the assignment is valid under, and executed with the formalities required by the laws of the State where the property is attached.

**ALABAMA.**—No insolvent law. Assignment regulated by statute, which forbids preferences, or any provision for the release of the debtor. Attachments issue against a defendant who is a non-resident, or absconds, or removes his property from the State, or is guilty of fraud, etc. A bond is required of plaintiff. Exemptions: homestead, \$2000; selected personal property, \$1000.

**ARIZONA.**—No insolvent or assignment law. Attachments issue in actions upon contract for direct payment of money where plaintiff has no security, or when defendant is a non-resident, etc. The plaintiff must give bond. Exemptions: homestead, \$5000; certain personal property, \$1200, domestic animals, etc.

**ARKANSAS.** No insolvent law. Assignments regulated by statute, which forbids preferences, and frees the debtor from liability to arrest or imprisonment. Attachments issue against a defendant who is non-resident, about to leave the State, avoids service of process, conceals property, or is guilty of fraud, etc. Exemptions: homestead, \$2500; personal property of head of family, \$500.

**CALIFORNIA.**—An insolvent law passed in 1880, substantially like the United States Bankrupt Law. Involuntary proceedings by five creditors, residents of the State, whose debts amount to \$500. Payment of dividend not condition of discharge. None in case of fraud or preference. Assignments are acts of insolvency, which may be avoided by assignee within one month of proceedings; otherwise probably good. Attachments when defendant is a non-resident, or in an action upon contract for direct payment of money, where plaintiff has no security, the plaintiff giving bond. Exemptions: homestead, \$5000, or, if party is unmarried, \$1000; household articles, \$200; library, etc.

**COLORADO.**—No insolvent law. Assignments without preferences (except for wages accruing during six months previous to date of assignment not exceeding \$50 to any one person) per-



mitted. Attachments (plaintiff giving bond) when defendant is non-resident, or a foreign corporation, or a corporation whose chief office or place of business is out of State, or conceals himself, or stands in defiance of officer, or in case of fraud, etc., or in actions upon overdue notes, bills of exchange, written contracts for direct payment of money, and book accounts. Exemptions: to head of a family, homestead, \$2000; tools and stock, \$200; wearing apparel, household goods and furniture, \$100; library of professional men, \$300; animals, farming tools, etc.

CONNECTICUT.—Insolvent law, with compulsory proceedings, which may be taken by creditor to amount of \$100. Property put into hands of trustee. Discharge from debts proved, upon payment of seventy per cent. Debtor's property exempt for two years from legal process upon debts which might have been proved. Assignments must be administered under this law. Attachments on mesne process, in all cases. Exemptions: necessary wearing apparel and furniture.

DAKOTA.—No insolvent law. Assignments without preferences allowed, but are void against any creditor not assenting thereto, if they tend to coerce the creditor to release his claim, or provide for payment of fraudulent claim, or reserve any benefit to assignor, or confer any power upon assignee, which may delay the conversion of the assigned property, or exempt the assignee from liability from neglect of duty, etc. Attachments (plaintiff giving bond) when defendant is non-resident, absconds, conceals or conveys property in fraud of creditors, or in actions on debts for property obtained by false pretenses, etc. Exemptions: one acre in town, or 160 acres in country, with buildings; selected personal property, \$1500, besides absolute exemptions.

DELAWARE.—No insolvent law. An imprisoned debtor may be released upon making an assignment, except in cases of fraud. Voluntary assignments with preferences, allowed and regulated by statute, but a special partnership may not give preferences. Attachments, (plaintiff giving bond) when defendant has fraudulently left the State, etc. Exemptions: personal property, \$200 to \$275.

DISTRICT OF COLUMBIA.—No insolvent or assignment laws, except that assignments of the property of a special partnership, with preferences, are void. Attachment (plaintiff giving bond) when the defendant is non-resident, or removes or is about to remove his property, etc. Exemptions: clothing, furniture, \$300; tools, \$200; library, \$400; provisions, etc.

FLORIDA.—No insolvent or assignment law. Attachments (the plaintiff giving bond) when defendant is non-resident, or about to part with his property fraudulently, or remove from the State, or fraudulently secretes property, etc. Exemptions: homestead, 160 acres in country, half acre in city, with buildings; personal property, \$1000.

GEORGIA.—No insolvent law. Assignments regulated by a statute, which permits preferences, except by special partnerships but forbids the reservation of any benefit to the assignor. Attachments (the plaintiff giving bond) when defendant is non-resident, absconds, conceals himself, resists a legal arrest, removes or is about to remove his property, fraudulently disposes of or makes a fraudulent lien on the same. Exemptions: to head of family, realty, or personalty, or both to aggregate value of \$1600.

IDAHO.—Insolvent law, under which the debtor is discharged upon making an assignment as therein provided, except in cases of fraud. Attachments (plaintiff giving bond) in actions upon contract for the direct payment of money, when the plaintiff has no lien or security, or when the defendant is a non-resident, etc. Exemptions: homestead, \$5000; certain enumerated personal property.

ILLINOIS.—A law by which an imprisoned debtor may be released upon surrendering his property, but the debt is not discharged. Assignments, without preference, allowed and regulated by statute. Attachments (plaintiff giving bond) when defendant is non-resident, absconds, conceals himself or his property, is guilty of fraud, etc. Exemptions: homestead, \$1000; furniture, \$100; selected property, \$100; certain farm stock.

INDIANA.—No insolvent law. Assignments, without preferences or provision for release of debtor, allowed and regulated by statute. Attachments substantially same as Illinois. Exemptions: real or personal, at option of debtor, \$500.

IOWA.—No insolvent law. Assignments without preference allowed and regulated by



statute. Attachments substantially same as in Illinois. Exemptions: homestead, half acre in town, forty acres in country, with buildings thereon; enumerated personal property, \$1200.

KANSAS.—No insolvent law. Assignments without preference allowed and regulated by statute. Attachments substantially as in Illinois. Exemptions: homestead, one acre in town, 160 acres in country, with improvements; furniture, \$300; and other enumerated articles of personal property.

KENTUCKY.—No insolvent law. Assignments regulated by statute. Any preference may be set aside in six months. Attachment substantially as in Illinois. Exemptions: homestead, \$1000; furniture, \$100; some farming stock, etc.

LOUISIANA.—Insolvent law, with compulsory proceedings by a judgment creditor, upon return of the execution "no property found." The debtor makes a surrender to the creditors, and may be discharged by consent of a majority of creditors in number and amount, except in case fraud or preference is proved. Assignments without preference may be made without regard to the insolvent law. Attachment substantially as in Illinois. Exemptions: homestead, upon recording claim in proper office, with stock, \$2000; furniture, etc., \$600.

MAINE.—Insolvent law, passed in 1878, and extensively amended in 1879 and 1880, modeled on the U. S. Bankrupt Law. Voluntary petition may be filed by debtor owing \$300. Involuntary proceedings by at least two creditors, having one-fourth in amount of the provable debts. Debtors owing less than \$300 may make an assignment in a summary manner. No percentage is required to be paid to entitle a debtor, for the first time insolvent, to discharge. Attachments within four months from date of filing petition dissolved. Preferences given within two months void, and may be recovered by assignee. Assignments are acts of insolvency, and may be set aside by the assignee in insolvency, if made within four months of the filing of the petition. Otherwise, probably good, if without preferences. Attachments on mesne process in all cases. Exemptions: homestead, \$500 (if recorded in proper office); furniture, \$50, and certain specified articles.

MARYLAND.—Insolvent law, amended in 1880, under which the debtor is discharged upon surrender of his property, except where fraud or preference is proved. Involuntary proceedings on petition of one creditor to amount of \$250, filed within sixty days after act of insolvency. Assignments may be declared void under insolvent law. Attachment (plaintiff giving bond) when defendant is non-resident, and in cases of fraud, etc. Exemptions: books, tools; \$100 selected property.

MASSACHUSETTS.—Insolvent law, similar to the U. S. Bankrupt Law. Proceedings generally the same, except that involuntary petition may be filed by one creditor. Discharge upon payment of fifty per cent., or by consent of majority of number and value of creditors. None in case of fraud or preference. Assignments are acts of insolvency, but good if not avoided by assignee in insolvency. Attachments on mesne process, in all cases. Exemptions: homestead, \$800, upon recording claim in proper office; furniture, \$300; stock and tools, \$100; and certain other articles of personal property.

MICHIGAN.—Insolvent law, by which a debtor, with the consent of two-thirds of his creditors, and upon surrendering his property may be discharged. Assignments allowed and regulated by acts of 1879 and 1881. Attachments (plaintiff giving bond) issue when defendant is a non-resident, or is guilty of fraud, etc. Exemptions: homestead, forty acres in country, with house thereon; or lot and house in town worth \$1500; household goods, \$250; clothing and library, \$150; tools and implements, \$250.

MINNESOTA.—Insolvent law passed in 1881, under which involuntary proceedings may be taken, creditor must file a release of his claim in Court before he can receive dividend upon it unless fraud is shown. Assignments without preference, allowed and regulated by statute. Attachment (plaintiff giving bond) when defendant is non-resident, conceals his property, is guilty of fraud, etc. Exemptions: homestead, eighty acres and buildings in country, lot and house in town; furniture, \$500; animals, with food and farming utensils, \$300; provisions, tools, etc., \$400.

MISSISSIPPI.—No insolvent law. Assignments not requiring a release of the debtor

allowed. Attachments (plaintiff giving bond) when defendant is non-resident, conceals property, or is guilty of fraud, etc. Exemptions: homestead, eighty acres, \$2000; furniture, \$100; professional libraries, \$250; animals, provisions, etc., \$100.

MISSOURI.—No insolvent law. Assignments, without preference, allowed and regulated by statutes amended in 1879. Attachments (plaintiff giving bond) when defendant is non-resident, conceals himself or property, or is guilty of fraud. Exemptions: homestead (against all debts subsequent to title), in places of 40,000 inhabitants, \$3000; in places of less than 40,000 inhabitants, \$1500; clothing, tools, etc., \$150; furniture, \$100; provisions, \$100.

MONTANA.—No insolvent or assignment laws. Attachments in actions upon contracts to pay money, the plaintiff giving bond in double the value of property attached; also before debt due, if debtor fraudulently disposes of his property to defraud his creditors. Exemptions: homestead, \$2500; necessary furniture, tools, etc.; books, \$100.

NEBRASKA.—No insolvent law. Assignments without preference, allowed and regulated by a recent statute, 1877. Attachments (the plaintiff giving bond) when defendant is non-resident, or conceals property, or is guilty of fraud, etc. Exemptions: homestead in country 160 acres, with building in town twenty acres and house not to exceed \$2000; if no homestead, \$500 personal property.

NEVADA.—Insolvent law, 1881, with involuntary proceedings by five creditors to amount of \$500, being residents of State. Discharge only from debts mentioned in debtor's schedules, if assets equal thirty per cent. liabilities, or with consent of three-fourths in number and one-third in amount of creditors. None, if fraud or preference, etc. Assignments forbidden. Attachment (the plaintiff giving bond) in actions upon contract for direct payment of money where plaintiff has no security. Exemptions: homestead, \$5000; furniture, \$100; domestic animals, tools, etc.

NEW HAMPSHIRE.—No insolvent law. Assignments without preference or provision for release of debtor allowed and regulated by statute. Attachments on mesne process in all cases. Exemptions: homestead, \$500; furniture, \$100; tools, \$100.

NEW JERSEY.—No proper insolvent law. Assignment law by which the debtor is discharged from the debt proved under assignment, except where the debtor is guilty of fraud or concealment, etc. Attachment when defendant is non-resident or absconds from his creditors. Exemptions: homestead, \$1000; personal property, \$200, and all wearing apparel.

NEW MEXICO.—No insolvency or assignment laws. Attachments substantially as in Illinois. Exemptions: homestead, \$1000; clothing, tools, books, furniture, etc., etc.

NEW YORK.—Insolvent law, under which the debtor surrendering his property is discharged by consent of the persons representing two-thirds of the debts. No discharge if fraud or preference is proved. No involuntary proceedings unless the debtor is imprisoned. Assignments with preferences permitted and regulated by law. Attachments substantially as in Illinois. Exemptions: homestead, \$1000, must be recorded in the county where situate; clothing, furniture, and supplies; tools, \$25; library, \$50; certain domestic animals, etc.

NORTH CAROLINA.—A law by which, upon surrendering his property, the person of the debtor is free from liability to arrest or imprisonment except when fraud is proved; but the debt is not discharged. Assignments allowed. Attachments substantially as in Illinois. Exemptions: homestead, \$1000; selected personal property, \$500.

OHIO.—A law amended in 1880 similar to that of North Carolina. Assignments without preference allowed and regulated by statute. Attachments substantially as in Illinois. The sending or assigning of a claim to be collected by attachment outside the State a misdemeanor. Exemptions: homestead, \$1000; or, if no homestead, selected personal property, \$500; clothing, furniture, certain domestic animals, tools, etc.

OREGON.—Attachments (plaintiff giving bond) in actions for money, payment of which is unsecured. Voluntary assignment law dissolves attachments, if made before judgment, distributes assets *pro rata* among all creditors presenting claims within three months. Exemptions

books and pictures, \$75 ; clothing, \$100 ; and for each member of family, \$50 ; tools, \$400 ; animals and goods, \$300.

**PENNSYLVANIA.**—Law similar to that of North Carolina. Assignments without preference allowed and regulated by statute. Attachments substantially as in Illinois. Exemptions : real or personal property, \$300 ; clothing, books, etc.

**RHODE ISLAND.**—No insolvent law. Assignments allowed and regulated by statute of 1878. Attachments, or levies, within sixty days after the same are made or commenced, may be dissolved by an assignment without preferences under the act. Upon the giving of a preference by the debtor, any three creditors holding not less than one-third of the debts may petition the Supreme Court in equity for the appointment of a receiver of his estate, who is to take possession like an assignee in bankruptcy. Preferences given by the debtor within sixty days of the commencement of proceedings, are void as under U. S. Bankrupt Law. There is no provision for the discharge of the debtor. Attachments, when defendant is non-resident, or fraudulently contracted the debt, or conceals or disposes of his property, or has refused to apply his property to the payment thereof. Exemptions : furniture, etc., \$300 ; tools, etc., \$200.

**SOUTH CAROLINA.**—A law by which an imprisoned debtor may be released from imprisonment upon making an assignment ; but he will be discharged from the debts due to those only who accept a dividend from the assigned estate. A preference to any creditor is void. All transactions affecting estates of insolvent debtors within ninety days from assignment are also void, except loans made in good faith. Attachments substantially as in Illinois. Exemptions homestead, \$1000 ; furniture, tools, etc., \$500.

**TENNESSEE.**—No insolvent law. Assignments without preferences permitted, and preferences given within three months of the assignment may be set aside. Attachments substantially as in Illinois. Exemptions : homestead, \$1000 ; household goods and stock.

**TEXAS.**—By law of 1879 debtor may assign without preferences, for the benefit of such creditors only as will assent to his discharge. Attachments substantially as in Illinois. Exemptions : homestead, \$5000 ; furniture, tools and certain animals.

**UTAH.**—No insolvent law. Assignments according to common law. Attachments (when plaintiff has no security) substantially as in Illinois. Exemptions : homestead, \$1000 ; and \$250 for each member of the family ; furniture, tools, provisions, etc.

**VERMONT.**—Insolvent law of 1876, modeled on the U. S. Bankrupt Law, with involuntary proceedings by one creditor to amount of \$250. No discharge, unless assets equal thirty per cent. debts, or by consent of majority in number and amount of debts proved. No discharge also in substantially same cases as in bankrupt law. Assignments appear to be acts of insolvency, which may be set aside by an assignee in insolvency if made within four months of filing the petition, otherwise probably good. Attachments on mesne process in all cases. Exemptions : homestead, \$500 ; specified articles of furniture, tools, etc.

**VIRGINIA.**—No insolvent or assignment laws. Attachments substantially as in Illinois. Exemptions : to a householder, head of a family, real or personal property, \$2000 ; library, \$100 ; wearing apparel, furniture, etc.

**WASHINGTON TERRITORY.**—Insolvent law under which debtor may be discharged where assets equal one-third debts, unless fraud or preference is shown. Attachments substantially as in Illinois. Exemptions : homestead, \$1000 ; clothing, libraries, furniture, animals, tools, etc., \$200.

**WEST VIRGINIA.**—No insolvent law. Assignments regulated by statute, preferences being allowed. Attachments same as in Virginia. Exemptions : homestead, \$1000 ; personal property, \$200.

**WISCONSIN.**—Insolvent law, by which debtor is discharged upon surrendering property and complying with law. Assignments, with preferences, unless by limited partnerships, allowed and regulated by statute. Attachments substantially as in Illinois. Exemptions : homestead, forty acres in country, one-fourth acre in town ; clothing, furniture, \$200 ; farming tools, \$50 ; tools or stock in trade, \$200 ; printing material or presses, \$1500 ; etc.

**WYOMING.**—No insolvent law. Assignments regulated by statute which forbids preference, any provision tending to coerce creditor to compromise or release his demand, or for payment

of fraudulent claim, or reserving any interest in property assigned to assignor, or exempts assignee from liability for misconduct, etc. Attachments substantially as in Illinois. Exemptions: homestead, \$1500; selected personal property, \$500. Exemptions apply to residents of the Territory only.

## LEGAL HOLIDAYS IN THE STATES.

As the legal rights and liabilities of parties to notes maturing in the various States vary considerably, we show as briefly as possible the law in each State.

**ALABAMA.**—Any paper entitled to grace becoming due on Christmas, July 4, or January 1, is due on the day previous to such day, unless it be Sunday, in which case it is due on the Saturday preceding.

**ARIZONA.**—January 1, February 22, July 4, December 25, Sunday and any day appointed by the President for prayer, fasting or thanksgiving, day of general Territorial election, or special election day called by the Governor. If either of the first four days mentioned falls on Sunday the following Monday is a legal holiday.

**ARKANSAS.**—Bills . . payable on Sunday, Christmas, or July 4, are payable on the day next preceding, "and in case of non-payment may be noted and protested on the next preceding day," but the holder is not required to give notice of the dishonor until the next day after Sunday, Christmas, or July 4.

**CALIFORNIA.**—Sunday, January 1, February 22, May 30, July 4, December 25, and "every day on which an election is held throughout the State," or appointed by the Governor or President for fasting and thanksgiving, is a holiday. If any of these days fall on Sunday, the Monday following is a holiday. Negotiable instruments payable on a holiday, become due "the next business day."

**COLORADO.**—January 1, February 22, May 30, July 4, December 25, and any day appointed by the Governor or President for fasting or thanksgiving, is considered "as is the first day of the week." If any of said holidays fall on Sunday, then the Monday following is considered "as the said holiday." Notes . . maturing on either of said days are deemed as "having matured on the day previous to the first of said days."

**CONNECTICUT.**—When a negotiable note . . falls due on the day appointed by the Governor for fasting or thanksgiving, or on January 1, February 22, July 4, May 30, it is payable on the secular day next preceding, but when such day occurs on Sunday, a bill or note becoming due and payable on the following Monday, "shall be due and payable on the business day next preceding such day."

**DELAWARE.**—Notes due on Christmas, July 4, and the day recommended by the Governor for thanksgiving, must be paid on the secular day next preceding these days.

**FLORIDA.**—Sunday, January 1, February 22, July 4, December 25, any general election day or day appointed by the Governor or President for thanksgiving, prayer or fasting, are legal holidays, and bills and notes presented for acceptance and payment on such days must be presented on the secular or business day preceding. When these days fall on Sunday the next Monday is a public holiday, but instruments which would be presentable on such Monday must be presented on the preceding Saturday.

**GEORGIA.**—January 1, February 22, April 26, July 4, December 25, and any day appointed by the Governor or President for thanksgiving or fasting, is considered "as the first day of the week," and bills . . presentable on such days are due on the secular or business day next preceding such holidays.

**IDAHO.**—The law is the same as in Arizona.

**ILLINOIS.**—January 1, July 4, December 25, and any day appointed by the Governor or President for thanksgiving or fasting is considered the first day of the week, and notes maturing on these days are deemed as having matured the day previous. "Should two or more of these

days come together, or immediately succeed each other," then notes are deemed as "having matured on the day previous to the first of said days."

**INDIANA.**—Sunday, January 1, July 4, December 25, and any day appointed by the Governor or President for fasting or thanksgiving, are holidays, and notes maturing on those days are "deemed as having matured on the day previous."

**IOWA.**—Sunday, January 1, May 30, July 4, December 25, and any day appointed by the Governor or President for fasting or thanksgiving are holidays, and notes falling due on those days are "considered as falling due on the preceding day."

**KANSAS.**—When the last day of grace falls on Sunday, July 4, December 25, January 1, or on any day appointed by the Governor or President for fasting or thanksgiving, the next preceding business day is deemed the last day of grace.

**KENTUCKY.**—February 22, July 4, December 25, and all days appointed by the Governor or President for fasting and thanksgiving are holidays, and considered as Sunday. If any of the days named as holidays occur on Sunday, the next day thereafter is thus observed, "but bills of exchange or other paper may be presented for payment or acceptance on the Saturday preceding such holiday."

**LOUISIANA.**—January 1, January 8, February 22, Mardi Gras, March 4, in New Orleans, July 4, December 25, Sundays, and Good Friday, and all promissory notes, etc., due on those days shall be due and payable the next business day following the Sunday or legal holiday.

**MAINE.**—If the third day of grace is Sunday, public fast or Thanksgiving appointed by the Governor and Council, July 4, February 22, Christmas, January 1, two days are allowed. If July 4, February 22, Christmas, January 1, is Monday, and it is the third day of grace, or is Saturday, and the following Sunday is the third day of grace, four days are allowed.

**MARYLAND.**—Notes payable on Christmas, January 1, July 4, February 22, or any day of thanksgiving appointed by the Governor or Legislature, general and Congressional election days, are payable on the day next before Christmas, or other day specified, unless it be Sunday; in that case it is payable on the Saturday preceding. Notice need not be sent until the day next after Christmas, or other day specified, and if that be Sunday, not till Monday. Whenever Christmas or other day specified falls on Sunday, bills . . . which may be payable on the Monday following either of said days, are payable on the Saturday next preceding the same, but the notice need not be sent till Tuesday.

**MASSACHUSETTS.**—Bills of exchange . . . payable on Sunday, Fastday, Thanksgiving, Christmas, February 22, July 4, "or on the following day, when either of the days mentioned occurs on Sunday, shall be payable or performable upon the business day next preceding said days; and in case of non-payment or non-fulfilment, may be noted and protested upon such preceding day, but the holder . . . need not give notice of the dishonor . . . until the business day next following the days above specified." "Memorial Day," May 30.

**MICHIGAN.**—The statute in this State is somewhat peculiar. January 1, February 22, July 4, December 25, and any day appointed by the Governor or President for fasting and thanksgiving shall, for the payment of notes . . . "be treated and considered as is the first day of the week, commonly called Sunday." When those holidays fall on Sunday, then the following Monday is considered as a holiday.

**MINNESOTA.**—Bills . . . payable on Sunday, Thanksgiving, Good Friday, Christmas, January 1, February 22, July 4, "or on the following day when either of the four days last mentioned occurs on Sunday, shall be payable or performable upon the business day next preceding said days," and in case of non-payment must be noted upon the preceding day, but the notice need not be given until the business day next following the days above specified.

**MISSISSIPPI.**—When the day for presenting a bill . . . for payment is Sunday, January 1, July 4, or December 25, "it shall be presentable on such day next before the day on which by its terms it is presentable, as shall not be one of the days herein specified."

**MISSOURI.**—January 1, February 22, July 4, December 25, any general State-election day, and any Thanksgiving Day appointed by the Governor or President, is a holiday. And when



it falls on Sunday, the Monday following is considered a holiday. These days are considered the same as Sunday, and bills . . . falling due on that day are considered as falling due the next succeeding day, unless it "be a holiday or Sunday, in such case it shall be considered as falling due the day previous."

**NEBRASKA.**—January 1, February 22, July 4, December 25, and any day appointed by the Governor or President for fasting and thanksgiving, and when any one of these days occur on Sunday, then the Monday following is considered the same as the first day of the week. But if any of these days occur on Monday, notes . . . payable on that day are payable on the day thereafter.

**NEVADA.**—January 1, February 22, July 4, December 25, and "Thanksgiving Day on the proclamation of the Governor" are considered "as is the first day of the week." Three days are allowed, except on sight bills or drafts, and any one of the holidays specified coming within the three days of grace, is counted as one of them. All bills . . . payable with or without grace falling due on Sunday or any holiday is due and payable on the day previous.

**NEW HAMPSHIRE.**—Bills of exchange . . . maturing on Sunday, Thanksgiving, Fastday, Christmas, July 4, February 22, or May 30, "or on the following day, when either of the two days last mentioned occurs on Sunday, are payable and to be executed on the day next preceding, not being one of said days, and may be noted and protested, on such next . . . preceding day."

**NEW JERSEY.**—January 1, February 22, May 30, July 4, Thanksgiving Day, December 25, and any general-election day for members of the Assembly, are legal holidays. When these days happen on Monday bills of exchange payable on that day, are payable on Tuesday; and if any of the holidays mentioned happen on Sunday, the Monday following is a legal holiday, and bills becoming due on those days, become due the Tuesday following. When any of said days happen on Sunday or Monday, it is not necessary to give notice of the dishonor until the following Wednesday.

**NEW MEXICO.**—Sunday, January 1, July 4, December 25, and all days designated by the Governor for fasting or thanksgiving are holidays. Notes becoming due on those days are "payable on the next business day thereafter."

**NEW YORK.**—January 1, February 22, May 30, July 4, December 25, and general-election day, and any day appointed by the Governor or President for fasting and thanksgiving, shall be considered as Sunday, and notes due on those days shall be presented for payment on the secular or business day next preceding such holidays.

**OHIO.**—January 1, July 4, December 25, and any day appointed by the Governor or President for thanksgiving or fasting, is considered the first day of the week; but when such a day is the first day of the week, the succeeding Monday is considered the first day of the week. "If the third day of grace be the first day of the week, such demand shall be made on the next preceding business day."

**PENNSYLVANIA.**—January 1, February 22, Good Friday, July 4, December 25, and any day appointed by the Governor or President for fasting, thanksgiving, "or for the general cessation of business," is a legal holiday, and the same as Sunday. When these days occur on Sunday, the following day is a holiday, and bills . . . falling due on that day are due and payable on the Saturday preceding. Decoration Day also. But if that day falls on Sunday, the Saturday preceding is to be observed as the holiday; and paper falling due on that day or Sunday must be paid on Friday, or protested on that day.

**RHODE ISLAND.**—July 4, February 22, May 30, and Christmas, or when either of these days falls on the first day of the week, the day following it, and such other days as the Governor, or General Assembly, or President, or Congress, may appoint for thanksgiving or fasting shall be holidays. Notes payable on such days are payable on the secular day next previous thereto.

**TENNESSEE.**—Negotiable paper falling due on January 1, July 4, December 25, or any day appointed by the Governor or President for fasting or thanksgiving, is due on the day previous to such day, unless it be Sunday, in which case it is due on the Saturday preceding.



**TEXAS.**—The law is the same as in Kentucky, except that January 1, March 2, April 21, and "every day on which an election is held throughout the State," are also holidays.

**UTAH.**—January 1, February 22, May 30, July 4, December 25, and thanksgiving and fast days are legal holidays. When a bill or note is due on one of these days it is payable the next preceding business day, unless that also be a holiday; in that event, the instrument is due on the next succeeding business day.

**VERMONT.**—January 1, May 30, July 4, December 25, and any day appointed by the Governor or President for thanksgiving or fasting, shall be considered like Sunday. When a bill or other contract subject to grace falls due on Sunday, or a legal holiday, it is considered as due on the next preceding business day.

**VIRGINIA.**—January 1, February 22, July 4, December 25, and any day appointed or recommended by the Governor of the State, or President of the United States for thanksgiving, fasting and prayer, or other religious observance; and all bills, checks and notes, otherwise presentable for acceptance or payment on said days shall be deemed to be presentable on the secular or business day next succeeding such holidays. Whenever any of the days specified fall upon Sunday, the Monday next following shall be deemed the public holiday, provided that in such case all bills of exchange, etc., which would otherwise be presentable for acceptance or payment on the said Sunday or Monday, shall be deemed presentable for acceptance or payment on the Tuesday following.

**WEST VIRGINIA.**—A bill or note due on Sunday is payable and may be protested on the preceding day; and if due January 1, February 22, July 4, December 25, or a day of national thanksgiving, it is payable and may be protested on the preceding day, or if that be Sunday, then on the preceding Saturday; and a bill which becomes due on a day after Sunday which is Christmas, January 1, February 22, or July 4, shall be payable and may be protested the preceding Saturday.

**WISCONSIN.**—January 1, February 22, July 4, December 25, and any day appointed by the Governor or the President for thanksgiving, and the day of holding the general election in each year are holidays. When either of said days falls on Sunday, the following Monday is a holiday. Notes . . payable on Sunday or on a holiday are payable on the next preceding secular day.

## CLEARING HOUSES IN THE UNITED STATES.

LOCATION.	No. of Banks.	President.	Manager.
New York.....	58	Henry F. Vail.....	William A. Camp.
Baltimore.....	19	.....	Robert Mickle.
Boston.....	51	James H. Beal.....	Nathaniel G. Snelling.
Chicago.....	16	Geo. Schneider.....	W. S. Smith.
Cincinnati.....	18	James Espy.....	George P. Bassett.
Cleveland.....	9	Truman P. Handy.....	Alfred H. Wick, <i>Sec.</i>
Columbus.....	13	T. P. Gordon.....	John Field.
Hartford.....	15	James Bolter.....	George F. Hills.
Indianapolis.....	14	F. M. Churchman, <i>V. P.</i> ....	Jot. Elliott.
Kansas City.....	5	J. S. Chick.....	William H. Seeger.
Louisville.....	19	.....	Clinton McClarty.
Lowell, Mass.....	7	J. F. Kimball.....	W. M. Sawyer.
Memphis.....	6	W. M. Farrington.....	Maurice Maas.
Milwaukee.....	9	D. Ferguson.....	T. L. Baker.
New Haven.....	10	Wilbur F. Day.....	John C. Bradley.
New Orleans.....	10	Joseph H. Oglesby.....	Isaac N. Maynard.
Norfolk, Va.....	6	W. H. Taylor.....	Hugh N. Page.
Peoria, Ill.....	..	G. H. McIlvaine.....	B. F. Blossom, <i>Sec.</i>
Philadelphia.....	30	Joseph Patterson.....	George E. Arnold.
Pittsburgh.....	18	John Harper.....	John M. Chaplin.
Portland, Me.....	6	.....	William H. Hobbs.
San Francisco.....	14	A. McKinlay.....	Charles Sleeper.
Springfield, Mass.....	9	L. Warriner.....	Arthur B. West.
St. Joseph.....	3	John Colhoun.....	E. O. Sayle.
St. Louis.....	19	Charles Parsons.....	Edward Chase.
St. Paul.....	7	Walter Mann.....	H. P. Upham.
Syracuse.....	9	T. J. Leach.....	M. J. Myers, <i>Tr.</i>
Worcester, Mass.....	8	Edward L. Davis.....	Lewis W. Hammond.

CONDENSED INTEREST TABLE.

SHOWING AT DIFFERENT RATES THE INTEREST ON \$1 FROM 1 MONTH TO 1 YEAR, AND ON \$100 FROM 1 DAY TO 1 YEAR.

TIME.	4 PER CENT.			5 PER CENT.			6 PER CENT.			7 PER CENT.			8 PER CENT.		
	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.	Dollars.	Cents.	Mills.
One Dollar 1 month.....	0	0	3	0	0	4	0	0	5	0	0	5	0	0	6
" 2 " .....	0	0	7	0	0	8	0	1	0	0	1	1	0	1	3
" 3 " .....	0	1	2	0	1	6	0	1	5	0	1	7	0	2	0
" 6 " .....	0	2	0	0	2	5	0	3	0	0	3	5	0	4	0
" 12 " .....	0	4	0	0	5	0	0	6	0	0	7	0	0	8	0
One Hundred Dollars 1 day...	0	1	1	0	1	3	0	1	6	0	1	9	0	2	2
" " 2 " ...	0	2	2	0	2	7	0	3	2	0	3	8	0	4	4
" " 3 " ...	0	3	4	0	4	1	0	5	0	0	5	8	0	6	7
" " 4 " ...	0	4	5	0	5	3	0	6	6	0	7	7	0	8	9
" " 5 " ...	0	5	6	0	6	9	0	8	2	0	9	7	0	11	1
" " 6 " ...	0	6	7	0	8	3	0	10	0	0	11	6	0	13	3
" " 1 month.	0	33	4	0	41	6	0	50	0	0	58	3	0	66	7
" " 2 " .	0	66	7	0	83	2	1	0	0	1	16	6	1	33	3
" " 3 " .	1	0	0	1	25	0	1	50	0	1	75	0	2	0	0
" " 6 " .	2	0	0	2	50	0	3	0	0	3	50	0	4	0	0
" " 12 " .	4	0	0	5	0	0	6	0	0	7	0	0	8	0	0

NOTES.

DEMAND NOTES are payable on presentation without grace, and bear legal interest, after a demand has been made, if not so written. The presentation or demand must be made at the place where the note is payable, if stated ; if not stated, at the maker's place of business, within business hours ; should he have no place of business, then at his residence.

AN ENDORSER on a demand note is holden only for a limited time, variable in different States.

IF TIME OF PAYMENT is not stated in a note, it is held payable on demand.

A NEGOTIABLE NOTE must be made payable either to bearer, or be properly endorsed by the person to whose order it is made. If the endorser wishes to avoid responsibility, he can endorse "without recourse."

A JOINT NOTE is one signed by two or more persons, who each become liable for the whole amount.

THREE DAYS' GRACE are allowed on all time notes, after the time for payment expires ; if not then paid, the endorser, if any, should be legally notified, to be holden.

NOTES FALLING DUE SUNDAY, or on a legal holiday, must be paid the day previous.

NOTES DATED SUNDAY are void.

NOTES GIVEN BY MINORS are void.

ALTERING A NOTE in any manner by the holder makes it void.

THE MAKER of a note that is lost or stolen is not released from payment if the amount and consideration can be proven.

NOTES OBTAINED BY FRAUD, or given by an intoxicated person, cannot be collected.

AN ENDORSER has a right of action against all whose names were previously on a note endorsed by him.

BILLS OF EXCHANGE, DRAFTS, ACCEPTANCES.

A DRAFT OR BILL OF EXCHANGE is an order drawn by one person or firm upon another, payable either at sight or at a stated future time.

It becomes an "Acceptance" when the party upon whom it is drawn writes across the face "Accepted," and signs his name thereto, and is negotiable and bankable the same as a note, and subject to the same law.

In many States both sight and time drafts are entitled to three days' grace, the same as notes ; but if made in form of a bank check, "pay to," without the words "at sight," it is payable on presentation, without grace.

THE INTEREST LAWS OF THE STATES.  
[FROM THE BANKER'S ALMANAC AND REGISTER].

STATE.	RATE PER CENT.		PENALTY OF USURY.
	Legal.	Special.	
1 Alabama.....	8	..	Loss of interest.
2 Arizona.....	10	§	None.
3 Arkansas.....	6	10	Forfeiture of principal and interest.
4 California.....	10	§	None.
5 Colorado.....	10	§	None. (8 per cent allowed on town and county bonds.)
6 Connecticut.....	6	6	None. [Feb., 1881.
7 Dakota.....	7	12	Forfeiture of contract. (No limit in five counties named. Act
8 Delaware.....	6	6	Forfeiture of contract.
9 Dist. of Columbia....	6	10	Forfeiture of all interest.
10 Florida.....	8	§	None.
11 Georgia.....	7	8	Forfeiture of all interest.
12 Idaho.....	*10	18	Forfeiture of three times the excess of interest over 18 per cent. Act Feb. 21, 1879.
13 Illinois.....	6	8	Forfeiture of all the interest.
14 Indiana.....	6	8	Forfeiture of interest over 6 per cent.
15 Iowa.....	6	10	Forfeiture of interest and costs.
16 Kansas.....	7	12	Forfeiture of excess over 12 per cent.
17 Kentucky.....	6	10	Forfeiture of excess of interest.
18 Louisiana.....	5	8	Forfeiture of interest.
19 Maine.....	6	§	None.
20 Maryland.....	6	6	Forfeiture of excess.
21 Massachusetts.....	6	§	None. (Six per cent on judgments.) <sup>§</sup>
22 Michigan.....	7	10	Forfeiture of excess.
23 Minnesota.....	7	10	Forfeiture of contract if more than 10 per cent is charged.
24 Mississippi.....	6	10	Forfeiture of interest over 10 per cent.
25 Missouri.....	6	10	Forfeiture of all interest.
26 Montana.....	10	§	None.
27 Nebraska.....	7	10	Forfeiture of all interest, and costs.
28 Nevada.....	10	§	None.
29 New Hampshire.....	6	6	Forfeiture of three times the excess of interest.
30 New Jersey.....	6	6	Forfeiture of all interest and costs.
31 New Mexico.....	6	12	None.
32 New York State.....	6	6	Forfeiture of contract; \$1000 fine; 6 months' imprisonment.
33 North Carolina.....	6	8	Forfeiture of double amount of interest.
34 Ohio.....	6	8	Forfeiture of excess.
35 Oregon.....	10	12	Forfeiture of interest, principal and costs.
36 Pennsylvania.....	6	6	Forfeiture of excess. Act May 28, 1858.
37 Rhode Island.....	6	§	Forfeiture, unless a greater rate is contracted.
38 South Carolina.....	7	§	None.
39 Tennessee.....	6	6	Forfeiture of excess over 6 per cent.
40 Texas.....	8	12	Forfeiture of all interest.
41 Utah.....	10	§	None.
42 Vermont.....	6	17	Forfeiture of excess.
43 Virginia.....	6	8	Forfeiture of excess.
44 Washington Territory	10	§	None.
45 West Virginia.....	6	6	Excess credited on sum due.
46 Wisconsin.....	7	10	Forfeiture of all the interest.
47 Wyoming.....	12	§	None.

\* Usurers liable to arrest for misdemeanor. † Rate on judgments unless otherwise expressed. ‡ On rail-road bonds only. § No limit. a On open accounts not more than six per cent, six months after delivery of last article. b Any rate may be taken on loans exceeding \$5000, secured by warehouse receipts, bills of lading, etc.

CONSUMPTION OF GOLD AND SILVER.

	Gold.	Silver.
Of United States coin.....	\$45,511	\$15,868
Of foreign coin.....	532,154	154,522
Of foreign bullion.....	843,281	192,226
Of plate, etc.....	690,064	191,719
Of domestic bullion.....	5,206,076	5,444,111
Total.....	\$7,317,086	\$5,998,447

LAWS OF GRACE.

The following is a synopsis of the laws of grace in the different States on sight drafts and damages on protested bills of exchange :

[FROM THE BANKERS ALMANAC AND REGISTER.]

STATE.	ON SIGHT DRAFTS.	DAMAGES FOR PROTESTED BILLS.	
		Domestic.	Foreign.
1 Alabama.....	Grace is allowed.....	5	10
2 Arizona.....	No grace.....	15	20
3 Arkansas.....	*Grace is allowed by custom.....	2 a 6	10
4 California.....	No grace.....	15	20
5 Colorado.....	No grace.....	10	10
6 Connecticut.....	No grace.....	*	2 a 8
7 Dakota.....	Allowed by statute of 1873.....	2	3, 5 and 10
8 Delaware.....	No grace.....	20	*
9 Dist. of Columbia.....	No grace.....	..	..
10 Florida.....	*No grace by custom.....	5	5
11 Georgia.....	No grace—Act Feb., 1850, § 2784, Code.....	5	10
12 Idaho.....	No grace.....	15	30
13 Illinois.....	No grace.....	5	10
14 Indiana.....	Grace is allowed.....	5	10
15 Iowa.....	Grace is allowed.....	3 a 5	5
16 Kansas.....	Grace is not allowed—Act March 1, 1870.....	6	6
17 Kentucky.....	Grace is allowed.....	*	None.
18 Louisiana.....	Grace is not allowed by custom.....	5	10
19 Maine.....	Grace is allowed—Revised Statutes, p. 264.....	3 a 9	*
20 Maryland.....	Grace is not allowed.....	8	15
21 Massachusetts.....	Grace is allowed.....	1 a 5	20
22 Michigan.....	Grace is allowed by custom.....	5 a 10	*
23 Minnesota.....	Grace is allowed by custom.....	5	10
24 Mississippi.....	*Grace is allowed by custom.....	5	10
25 Missouri.....	Grace is not allowed.....	4 a 10	20
26 Montana.....	*Grace is allowed by custom.....	..	..
27 Nebraska.....	Grace is allowed by statute.....	6	12
28 Nevada.....	Grace is not allowed.....	15	20
29 New Hampshire.....	Grace is allowed by General Laws, p. 509.....	*	*
30 New Jersey.....	Grace is allowed by statute.....	*	*
31 New Mexico.....	Grace is not allowed.....	6	6
32 New York State.....	Grace is not allowed—Act April, 1857.....	3 a 10	10
33 North Carolina.....	Grace is allowed—Act January, 1849.....	3 a 10	15 a 20
34 Ohio.....	Grace is not allowed—Act February 22, 1861.....	*	*
35 Oregon.....	Grace is allowed by statute.....	5	10
36 Pennsylvania.....	Grace is not allowed—Act May 21, 1857.....	5 a 10	10 a 20
37 Rhode Island.....	Grace is allowed—Act April 20, 1876.....	5	10
38 South Carolina.....	Grace is allowed—Act 1848.....	10	12½ a 15
39 Tennessee.....	Grace is not allowed by statute.....	3	15 a 20
40 Texas.....	Grace is allowed by statute.....	*	10
41 Utah.....	Grace is allowed by custom.....	*	*
42 Vermont.....	Grace is not allowed—Statute January, 1873.....	*	*
43 Virginia.....	Grace is not allowed by statute, 1873.....	3	10
44 Washington.....	.....	..	..
45 West Virginia.....	No grace by custom.....	..	..
46 Wisconsin.....	Grace is allowed—Revised Statute, 1849, p. 263.....	5 a 10	5
47 Wyoming.....	Grace is allowed by custom.....	12	12
48 Canada.....	Grace is allowed by custom.....	U. S. 4	10

\* No statute in force.

THE men who so frequently and so flip-  
pantly speak contemptuously of insurance  
have not the mental capacity to realize the  
intelligent fact that but for insurance all the  
great commercial, manufacturing and indus-  
trial interests of the country would be at once  
paralyzed.

THE official returns give the value of the  
tobacco consumed in France in 1882 at  
363,500,000 francs. Cigars show a total of  
60,500,000 francs ; cigarettes, 16,000,000, and  
chewing tobacco, 9,000,000. The heaviest  
amount, 278,000,000 francs, was for ordinary  
smoking tobacco.

## THE STATUTES OF LIMITATIONS.

The following table gives a synopsis of the statutes of limitations in the various States and Territories and of Canada.

[FROM THE BANKER'S ALMANAC AND REGISTER FOR 1882.]

STATES.	Open Accounts.	Notes and Contracts in Writing.	Scaled Instruments.	Judgments of a Court of Record.	(THE FIGURES INDICATE YEARS.)
Alabama .....	3	6	10	20	* A cause of action arising in another State and barred by the laws thereof is barred here.
Arkansas .....	3	5	5	10	Judgments of justice's court, 5 years. Judgment liens expire in 3 years.
Arizona .....	2	4	4	5	* A cause of action arising in another State and barred by the laws thereof is barred here.
California .....	2	4	4	5	An action upon a judgment rendered or contract made out of the State is barred in a year.
Colorado .....	6	6	6	6	When the cause of action accrues without the State, the periods of limitation are 2 years for notes and accounts; 3 years for sealed instruments and judgments.
Connecticut .....	6	6	17	17	Promises are barred in 17 years. Demand notes, when indorsed, must be date, without grace, to hold the indorser.
Dakota .....	6	6	20	20	
Delaware .....	3	6	20	20	
District of Columbia .....	3	3	12	12	
Florida .....	4	5	20	20	
Georgia .....	4	6	20	..	Judgments become dormant in 7 years from date of last return on execution issued, but may be revived. Foreign judgments barred in 5 years.
Idaho .....	4	5	5	6	* A cause of action arising in another State and barred by the laws thereof is barred here.
Illinois .....	5	10	10	20	* A cause of action arising in another State and barred by the laws thereof is barred here.
Indiana .....	5	20	20	20	* A cause of action arising in another State and barred by the laws thereof is barred here.
Iowa .....	5	10	10	20	* A cause of action arising in another State and barred by the laws thereof is barred here.
Kansas .....	3	5	5	..	* Judgments become dormant in 5 years, but may be revived.
Kentucky .....	5	5	15	15	* "Store account" for goods sold and delivered a years from 1st January next succeeding date of last item. Merchandise accounts between merchants, 7 years.
Louisiana .....	3	5	10	10	* A cause of action arising in another State and barred by the laws thereof is barred here.
Maine .....	6	6	27	20	Witnessed notes, 20 years.
Maryland .....	3	3	12	12	* Witnessed notes, 20 years.
Massachusetts .....	6	6	20	20	* A cause of action arising in another State and barred by the laws thereof is barred here.
Michigan .....	6	6	10	10	Years from date of last execution. Foreign judgments barred in 3 years. Accounts stated 3 years.
Minnesota .....	6	6	10	10	
Mississippi .....	3	6	7	7	
Missouri .....	5	10	10	20	
Montana .....	3	10	10	10	* A cause of action arising in another State and barred by the laws thereof is barred here.
Nebraska .....	4	5	5	5	* A cause of action arising in another State and barred by the laws thereof is barred here.



\* Liabilities incurred out of State, 3 years.

Nevada.....	2	6	4	5
New Hampshire.....	6	20	20	20
New Jersey.....	6	16	20	15
New Mexico.....	4	6	20	20
New York.....	6	20	10	10
North Carolina.....	3	15	15	15
Ohio.....	6	6	10	10
Oregon.....	6	6	20	20
Pennsylvania.....	6	20	20	20
Rhode Island.....	6	20	20	20
South Carolina.....	6	20	10	10
Tennessee.....	6	10	10	10
Texas.....	2	4	4	5
Utah.....	2	4	4	5
Vermont.....	6	6	8	8
Virginia.....	5	5	20	20
Washington.....	5	6	6	6
West Virginia.....	5	10	10	10
Wisconsin.....	6	6	20	20
Wyoming.....	4	5	5	....
CANADA.				
Province of Ontario.....	6	6	10	10
Province of Quebec.....	5	5	30	30

- \* For foreign judgments. Domestic judgment becomes dormant in 5 years, but may be revived in 21 years after it becomes dormant.
- \* A cause of action arising in another State and barred by the laws thereof is barred here.
- \* Mercantile accounts are not affected by the statute as long as they remain open.
- \* A cause of action arising in another State and barred by the laws thereof is barred here.
- \* A cause of action arising in another State and barred by the laws thereof is barred here.
- \* Action "for specific recovery of personal property," or "for relief on the ground of fraud," 3 years.
- \* Witnessed notes, 14 years.
- \* Judgments of other States, period of limitation under the law of that State, not exceeding 10 years. "Store account," 2 years.
- \* A cause of action arising in another State and barred by the laws thereof is barred here.
- \* Judgments of another State, same as in Virginia. "Store account," 3 years.
- \* Judgments of other States and sealed instruments, where the liability accrued out of the State, 10 years.
- \* Judgments become dormant in 5 years. Foreign debts and judgments, 1 year.

NOTES.—A statute of limitation begins to run from the time at which a creditor is authorized first to commence suit. Upon mutual, concurrent and open accounts the statute, in general, begins to run with the date of the last item. A debt, otherwise barred, may be revived by a new promise made within the period of limitation. The new promise may be either express, or implied from a part payment, or any unqualified acknowledgment from which a promise may be inferred.

\* In the States thus marked, it is provided by statute that a cause of action shall be barred which first accrued in another State and is barred by the statute of limitations of that State. This is contrary to the general rule, by which a debtor must have resided in the State during the statute period before he can take advantage of it.

THE Industrial Insurance agent should be regular and punctual in his habits, and especially in his attention to business. As far as possible he should collect the regular weekly premiums at the same moment from week to week, so that every one will learn to know, not only the certainty of his coming, but also the exact time. This will so act upon them as to give them confidence in him, secure the regular payment of their premiums, and so avoid lapses and the consequent loss of business. It will also induce them to have the money ready, so as to enable him to collect twice the

amount in the same time he would otherwise be able to collect it. Yet in going his regular rounds he should never seem to be in a fuss or too hurried to give those with whom he has to do business a kindly word, or to express sympathy with any who may have affliction in the house, or suffering under any reverse of any kind. If he meets with anything very special, after a suitable word on the subject, he should promise to call again as soon as he can, which he must be very careful to do, always keeping his word.

PUBLIC DEBT OF THE UNITED STATES.

OUTSTANDING PRINCIPAL OF THE PUBLIC DEBT on the 1st of January each year, from 1791 to 1849, inclusive; and on the 1st of July each year, from 1843 to 1882, inclusive.  
[From the Annual Report of the Secretary of the Treasury on the Finance.]

	1791.	1805	1819.	1833	1847.	1861	1875
June 30.	\$75,463,476.52	\$82,312,150.50	\$95,529,648.28	\$7,001,698.83	\$38,826,534.77	\$50,580,873.72	\$2,232,284,531.95
1792.	77,227,924.66	75,723,270.66	91,015,566.15	4,760,082.08	47,044,862.23	524,176,412.13	2,180,395,067.15
1793	80,352,634.04	69,218,398.64	89,987,427.66	37,513.05	63,061,858.69	1,119,772,138.63	2,205,301,322.10
1794	78,427,404.77	65,196,317.97	93,546,676.98	336,957.83	63,452,773.55	1,815,784,370.57	
1795.	80,747,587.39	57,023,192.09	90,875,777.28	3,398,124.07	68,304,790.02	2,680,647,869.74	
1796.	83,762,172.07	53,173,217.52	90,269,777.77	10,434,221.14	66,199,341.71	2,773,236,173.69	
1797	82,064,479.33	48,005,587.76	83,788,432.71	3,573,343.82	59,803,117.70	2,678,126,103.87	
1798.	79,228,529.12	45,209,737.90	81,054,059.99	5,250,875.54	42,242,222.42	2,611,687,851.19	
1799.	78,408,669.77	55,962,827.57	73,987,357.20	13,594,480.73	35,586,858.56	2,588,452,213.94	
1800.	82,976,294.35	81,487,246.24	67,475,043.87	90,601,226.28	31,072,537.90	2,480,672,427.81	
1801.	83,038,050.80	99,833,660.15	58,421,413.67	32,742,922.00	28,699,831.85	2,353,211,332.82	
1802.	86,712,622.25	127,334,933.74	48,565,406.50	23,461,652.50	44,911,881.03	2,253,251,328.78	
1803	77,054,686.90	123,491,965.16	39,123,191.68	15,925,303.01	58,496,837.88	2,234,422,993.20	
1804.	86,427,120.88	103,466,633.83	24,322,235.18	15,550,202.97	64,842,287.88	2,251,650,468.43	

ANALYSIS OF PUBLIC DEBT.

June 30.	3 per cents.	3 1/2 per cents.	4 per cents.	4 1/2 per cents.	5 per cents.	6 per cents.	7 1/2 per cents.	Interest-bearing Debt.
1860	...	...	...	...	\$43,476,300	\$21,164,538	...	\$64,640,838
1861	...	...	\$57,026,116	...	33,022,200	57,358,674	...	90,380,874
1862	...	...	105,629,385	...	30,483,000	154,313,225	\$122,582,485	365,304,826
1863	...	...	77,547,696	...	300,213,480	431,444,814	139,974,435	707,531,634
1864	...	...	90,496,931	...	245,709,420	842,882,652	139,286,935	1,359,930,763
1865	...	...	618,128	...	269,175,727	1,213,495,170	671,610,397	2,221,311,918
1866	...	...	121,341,879	...	201,982,665	1,281,736,439	830,000,000	2,381,530,294
1867	...	...	17,737,025	...	198,533,435	1,195,546,041	813,460,622	2,332,331,207
1868	...	...	801,361	...	221,586,185	1,543,452,080	488,344,847	2,248,067,387
1869	...	...	...	...	221,588,900	1,878,303,984	37,397,197	2,222,088,727
1870	...	...	...	...	221,588,300	1,874,347,222	...	2,164,060,522
1871	...	...	678,000	...	274,236,450	1,765,317,422	...	2,046,455,722
1872	...	...	678,000	...	414,567,300	1,613,897,300	...	1,934,696,750
1873	...	...	678,000	...	414,567,300	1,374,883,800	...	1,814,794,100
1874	...	...	678,000	...	510,628,050	1,281,238,650	...	1,710,483,950
1875	...	...	...	...	607,132,750	1,213,624,700	...	1,738,930,750
1876	...	...	...	...	711,685,800	1,100,865,550	...	1,722,676,300
1877	...	...	...	...	703,266,650	984,999,650	...	1,710,685,450
1878	...	...	98,850,000	\$140,000,000	703,266,650	854,621,850	...	1,711,888,500
1879	...	...	741,522,000	240,000,000	703,266,650	738,619,000	...	1,704,735,650
1880	...	...	739,347,800	250,000,000	4,508,440,350	263,681,350	...	1,797,643,700
1881	...	...	739,347,800	250,000,000	484,864,900	235,780,400	...	1,723,993,100
1882	...	...	739,347,800	250,000,000	439,841,350	196,378,600	...	1,639,567,750
1882	...	\$460,461,050	739,349,350	250,000,000	...	...	...	1,462,810,400

ANALYSIS OF THE PUBLIC DEBT OF THE UNITED STATES, ETC.—Continued.

YEAR ENDING JUNE 30.	Annual Interest.	Debt on which Interest has Censed.	Debt Bearing no Interest.	Outstanding Principal.	Cash in the Treasury, July 1.	Total Debt, Less Cash in Treasury.	Population of the United States.
1860.....	\$3,433,687	\$201,450	.....	\$64,842,288	\$4,877,886	\$59,964,402	31,443,321
1861.....	5,092,630	199,999	.....	90,580,874	2,862,213	87,718,660	32,064,000
1862.....	22,048,509	280,195	\$158,591,390	524,176,412	18,863,660	505,312,752	32,704,000
1863.....	41,854,148	473,048	411,767,456	1,119,772,138	8,421,401	1,111,350,737	33,365,000
1864.....	78,853,487	416,335	455,437,271	1,815,784,370	106,332,093	1,709,452,277	34,046,000
1865.....	137,742,617	1,245,771	458,090,180	2,680,647,869	5,832,013	2,674,815,856	34,748,000
1865*.....	150,977,697	1,503,020	461,616,311	2,844,649,626	88,218,055	2,756,431,571	35,228,000
1866.....	146,068,196	935,092	439,969,874	2,773,236,173	137,200,010	2,636,036,163	35,469,000
1867.....	138,892,451	1,840,615	428,218,101	2,678,126,103	169,974,892	2,508,151,211	36,211,000
1868.....	128,459,598	1,197,340	408,401,782	2,611,687,851	130,834,438	2,480,853,413	36,973,000
1869.....	125,523,998	5,260,181	421,131,510	2,588,452,213	155,680,340	2,432,771,873	37,756,000
1870.....	118,784,960	3,708,641	430,508,064	2,480,672,427	149,502,471	2,331,169,956	38,558,371
1871.....	111,949,330	1,948,902	416,565,680	2,353,211,332	106,217,264	2,246,994,068	39,555,000
1872.....	103,988,463	7,926,797	430,530,431	2,253,251,328	103,470,798	2,149,780,530	40,595,000
1873.....	98,049,804	51,929,710	472,069,332	2,234,482,993	129,020,933	2,105,462,060	41,676,000
1874.....	98,796,004	3,216,590	509,543,128	2,251,690,468	147,541,315	2,104,149,153	42,795,000
1875.....	96,855,690	11,425,820	498,182,411	2,232,284,531	142,243,361	2,090,041,170	43,949,000
1876.....	95,104,269	3,902,420	465,807,196	2,180,395,067	119,469,726	2,060,925,340	45,135,000
1877.....	93,160,643	16,648,860	476,764,031	2,205,301,392	186,025,961	2,019,275,431	46,351,000
1878.....	94,654,472	5,594,560	455,875,682	2,256,205,892	256,823,612	1,999,382,280	47,595,000
1879.....	83,773,778	37,015,630	410,835,742	2,245,495,072	249,080,167	1,996,414,905	48,863,000
1880.....	79,633,981	7,621,455	388,800,815	2,120,415,370	201,088,623	1,919,326,748	50,153,000
1881.....	75,018,695	6,723,865	422,721,954	2,069,013,570	249,363,415	1,819,650,154	51,462,000
1882.....	57,360,111	16,260,805	438,244,789	1,918,312,994	243,289,520	1,675,023,474	52,624,000

\* August 31, 1865.

NOTE 1.—The annual interest charge is computed upon the amount of outstanding principal at the close of the fiscal year, and is exclusive of interest charge on Pacific Railway bonds.

2.—The statement of population for 1860, 1870 and 1880 is by enumeration, and for other years from estimates.

3.—The slight increase of the interest charge for 1878 is owing to the interest charge on bonds sold for resumption, less the amount saved by refunding at lower rates.

4.—The Temporary Loan, per Act of July 11, 1862, is included in the 4 per cents, from 1862 to 1868 inclusive, with the exception of the amount outstanding for August 31, 1865, this being the date at which the public debt reached its highest point. This loan bore interest from 4 per cent to 6 per cent, and was redeemable on ten days' notice after thirty days, but being constantly changing, it has been considered more equitable to include the whole amount outstanding as bearing 4 per cent interest on an average for the year.

EXPENDITURES OF THE GOVERNMENT FROM 1856 TO 1882.

The following table shows the amounts expended by the Government, and for what purposes, from 1856 to date :

RECAPITULATION OF NET ORDINARY EXPENDITURES BY FISCAL YEARS.

YEAR.	CIVIL AND MISCELLANEOUS.		War Department.	Navy Department.	Indians.	Pensions.	Interest on Public Debt.	Net Ordinary Expenses.
	Premium on Loans and Purchase of Bonds, etc.	Other Civil and Miscellaneous Items.						
1856.....	\$385,373	\$32,124,214	\$16,948,197	\$14,091,781	\$2,769,499	\$1,298,209	\$1,953,822	\$66,772,528
1857.....	363,572	28,164,533	19,261,774	12,747,977	4,267,543	1,312,043	1,678,265	66,041,144
1858.....	574,443	26,429,610	25,485,384	13,984,551	4,926,739	1,217,488	1,567,056	72,330,437
1859.....	.....	23,700,295	23,243,822	14,642,990	3,625,027	1,220,378	2,638,464	66,355,950
1860.....	.....	27,976,434	16,409,767	11,514,965	2,949,191	1,102,926	3,177,315	60,056,755
1861.....	.....	23,267,010	22,981,150	12,420,888	2,841,358	1,036,064	4,000,174	62,616,056
1862.....	.....	21,408,491	394,368,407	42,668,277	2,273,223	853,095	13,190,324	456,379,897
1863.....	.....	23,256,965	599,298,601	63,221,964	3,154,357	1,078,992	24,729,847	694,004,576
1864.....	.....	27,505,599	690,791,843	85,725,995	2,629,859	4,983,924	53,685,422	811,283,676
1865.....	1,717,900	43,047,658	1,031,323,361	122,612,945	5,116,837	16,348,811	77,397,712	.....
1866.....	58,476	41,056,962	284,449,702	43,324,118	3,247,065	15,605,352	133,067,742	157,253,117
1867.....	10,813,349	51,110,224	95,224,416	31,034,011	4,642,532	20,936,552	143,781,592	202,947,734
1868.....	7,001,151	53,009,868	123,246,649	25,775,503	4,100,682	23,782,387	140,424,046	229,915,088
1869.....	1,674,680	56,474,062	78,501,991	20,000,758	7,042,923	28,476,622	130,694,243	190,496,355
1870.....	15,996,556	53,237,462	57,655,675	21,780,230	3,407,938	28,340,202	129,235,498	164,421,507
1871.....	9,016,795	60,481,916	35,799,992	19,431,027	7,426,997	34,443,895	125,576,566	157,583,828
1872.....	6,958,267	60,984,757	35,372,157	21,249,810	7,061,729	28,533,403	117,357,840	153,201,856
1873.....	5,105,920	73,328,110	46,223,138	23,526,257	7,951,705	29,359,427	104,750,688	180,488,637
1874.....	1,395,074	69,641,593	42,313,927	30,932,587	7,951,705	29,038,415	107,119,815	194,118,985
1875.....	.....	71,070,703	41,120,646	21,497,626	8,384,657	29,456,216	103,093,545	171,529,848
1876.....	.....	66,958,374	38,070,889	18,963,310	5,966,598	28,257,396	100,243,271	164,857,813
1877.....	.....	56,252,067	37,082,736	14,959,935	5,277,007	27,963,752	97,124,512	144,209,963
1878.....	.....	53,177,704	32,154,148	17,365,301	4,629,280	27,137,019	102,500,875	134,463,452
1879.....	.....	65,741,555	40,425,661	15,125,127	5,206,109	35,121,482	105,327,949	161,619,935
1880.....	2,795,320	54,713,530	37,116,916	13,536,985	5,945,457	56,777,174	95,757,575	169,090,062
1881.....	1,061,249	62,416,325	40,466,461	15,686,672	6,514,161	50,059,280	82,508,741	177,142,898
1882.....	.....	57,219,754	43,570,494	15,032,046	9,736,747	61,345,194	71,077,207	186,904,233

NOTE.—This statement is made from warrants paid by the Treasurer up to June 30, 1866. The outstanding warrants are then added, and the statement is by warrants issued from that date. The balance in the Treasury June 30, 1882, as shown by this statement, includes the amount deposited with the States, \$28,101,645.

RECEIPTS OF THE GOVERNMENT FROM 1856 TO 1882.

RECEIPTS OF THE GOVERNMENT FROM 1856 TO 1882. The following table, condensed from the official reports issued by the Treasury Department, shows the receipts of the Government each year from 1856 to date, and the sources whence they are derived:

RECAPITULATION OF NET REVENUE BY FISCAL YEARS.

YEAR.	Customs.	Internal Revenue.	Direct Tax.	Sales of Public Lands.	Premiums.	Gross Receipts.	Miscellaneous Sources.	Net Revenue.
1856.....	\$64,022,863	.....	.....	\$8,917,645	.....	\$74,056,899	\$1,116,191	\$74,056,699
1857.....	63,875,905	.....	.....	3,829,487	.....	68,969,213	1,259,921	68,965,313
1858.....	41,788,621	.....	.....	3,513,716	.....	70,372,666	1,352,029	46,655,366
1859.....	49,565,824	.....	.....	1,756,687	\$709,358	81,773,966	1,454,596	53,486,466
1860.....	53,187,512	.....	.....	1,778,558	10,008	76,841,408	1,088,530	56,064,608
1861.....	39,582,126	.....	.....	870,659	33,631	83,371,640	1,023,515	41,509,930
1862.....	49,056,398	.....	\$1,795,332	152,204	68,400	581,680,122	915,122	51,987,455
1863.....	69,059,642	\$37,640,788	1,485,104	167,617	602,345	889,379,653	3,741,794	112,697,291
1864.....	102,315,153	109,941,134	475,649	588,333	21,174,101	1,393,461,018	30,331,401	264,626,772
1865.....	84,928,261	209,464,215	1,200,573	996,553	11,683,447	1,805,939,346	25,441,556	333,714,605
1866.....	179,046,652	309,226,813	1,974,754	665,031	38,083,056	1,278,884,173	29,036,314	558,032,620
1867.....	176,417,811	266,027,537	4,200,234	1,163,576	27,787,330	1,131,060,921	15,037,522	490,634,010
1868.....	164,464,600	191,087,589	1,788,146	1,348,715	29,203,630	1,030,749,517	17,745,404	405,638,083
1869.....	180,048,427	158,356,461	765,686	4,020,344	13,755,491	609,621,828	13,997,339	370,943,747
1870.....	194,538,374	184,899,756	229,103	3,350,482	15,295,044	690,729,974	12,942,118	411,255,478
1871.....	206,270,408	143,098,154	580,355	2,388,649	8,892,840	652,092,468	22,093,541	383,323,945
1872.....	216,370,287	130,642,178	.....	2,575,714	9,412,638	679,153,922	15,106,051	374,106,868
1873.....	188,089,523	113,729,314	315,255	2,882,312	11,560,531	548,669,222	17,161,270	333,738,204
1874.....	163,103,834	102,409,785	.....	1,852,429	5,037,665	744,251,292	17,075,043	289,478,755
1875.....	157,167,722	110,007,494	.....	1,413,640	3,979,280	675,971,607	15,431,915	288,000,051
1876.....	148,071,985	116,700,732	93,799	1,129,467	4,029,281	691,551,673	17,456,776	287,482,039
1877.....	130,956,493	118,630,408	.....	976,253	405,777	630,278,168	18,031,655	269,000,587
1878.....	130,170,680	110,581,625	.....	1,079,713	317,102	662,345,080	15,614,728	257,763,879
1879.....	137,250,048	113,561,611	.....	924,781	1,505,048	1,066,634,827	20,585,697	273,827,184
1880.....	186,522,065	124,009,374	31	1,016,507	110	545,340,714	21,978,525	333,526,611
1881.....	198,159,676	135,264,386	1,517	2,201,863	.....	474,532,827	25,154,851	360,782,293
1882.....	220,410,730	146,497,595	160,142	4,753,140	.....	524,470,974	31,703,642	403,525,250



PAPER AND SPECIE CIRCULATION.

Total paper and specie circulation in each of the principal countries of the world, the amount of specie in Bank and National Treasuries, and the amount of active circulation.

[FROM THE ANNUAL REPORT OF THE DIRECTOR OF THE MINT FOR 1882].

COUNTRIES.	Population.	Total metallic and paper circulation.	Amount of specie in banks and national treasuries.	Active circulation.	Per capita of active circulation.
United States.....	50,155,783	\$1,566,659,668	\$334,110,085	\$1,232,549,583	24.5
Great Britain and Ireland.....	35,246,562	888,292,764	149,825,096	738,467,668	20.9
Dominion of Canada, including Manitoba and Newfoundland.	4,406,563	55,163,162	9,046,000	46,117,162	10.6
British India.....	252,541,210	1,070,874,880	25,028,648	1,045,846,232	4.1
Australia, Tasmania, and New Zealand.....	2,798,898	78,105,373	54,214,123	23,891,250	8.5
France.....	37,321,186	1,990,191,625	414,813,944	1,575,377,681	42.2
Belgium.....	5,536,654	226,855,719	18,998,816	207,856,903	37.5
Switzerland.....	2,846,102	51,323,964	7,528,475	43,795,489	15.3
Italy.....	28,452,639	508,522,885	175,000,000	333,522,885	11.7
Greece.....	1,979,423	20,125,356	1,800,000	18,325,356	9.2
Spain.....	16,625,860	262,573,457	27,711,847	234,861,610	14.1
Portugal.....	4,550,699	65,023,360	9,508,169	55,515,191	11.9
Germany.....	45,234,061	818,915,041	134,680,387	684,234,654	15.1
Austria-Hungary.....	35,839,428	384,741,535	85,650,400	299,091,135	8.3
Sweden and Norway.....	6,479,168	59,489,563	15,215,887	44,273,676	6.8
Danish Kingdom.....	2,096,400	34,485,767	8,522,400	25,963,367	12.3
Netherlands.....	4,061,580	163,900,869	44,377,613	119,520,256	29.4
Russia.....	98,323,000	732,125,993	123,774,021	608,351,972	6.1
Mexico.....	9,557,279	51,500,000	.....	51,500,000	5.3
Central America.....	2,891,600	2,855,647	.....	2,855,647	0.9
Argentine Republic.....	2,540,000	43,101,756	.....	43,101,756	16.9
Columbia.....	3,000,000	6,395,343	200,000	6,195,343	2.0
Brazil.....	11,108,291	188,155,455	.....	188,155,455	16.9
Peru.....	3,050,000	14,980,838	1,882,018	13,098,820	4.2
Venezuela.....	2,675,245	11,250,900	.....	11,250,900	4.2
Chili.....	2,420,500	29,055,341	2,398,000	26,657,341	11.1
Bolivia.....	2,325,000	6,531,517	443,597	6,087,920	2.6
Cuba.....	1,394,516	69,714,884	24,000,000	45,714,884	33.5
Cape of Good Hope.....	780,757	38,077,726	8,092,000	29,985,726	38.3
Japan.....	33,623,319	297,802,697	15,894,489	281,908,208	8.3
Algiers.....	2,867,626	27,500,748	6,270,748	21,230,000	7.4
Turkey.....	24,987,000	15,589,828	.....	15,589,828	0.6
Roumania.....	5,376,000	15,000,000	.....	15,000,000	2.8
Hayti.....	572,000	4,780,000	.....	4,780,000	8.5
		\$9,799,663,661	\$1,698,986,763	\$8,100,676,898	

ADVICE TO LIFE AGENTS:—Resolve that you will succeed. Let this be the underground basis of all your actions, so that the office shall know that in you it has an agent who means to do its work, to serve its interests and deserve its confidence.

Make yourself well acquainted with your business, so as to know its tables and the principles on which life assurance is based. In getting this information, begin at the beginning and so find your way gradually into the depths of the subject. Make a note of anything that arises which shows you your ignorance, or about which you are in doubt, and search it out on the first opportunity afterwards. By observation and care you will be astonished how soon you will gain the mastery of the subject.

Get your work into order, and method, and place, so as to work by system. Random efforts can compete in no employment with orderly effort. This will form itself best in your work, you will not be able to make a plan first and bring it to your work and fit your work to it; for you may find the conditions of your work very different from what you supposed before you began. Go to work and gradually reduce things to order and method, so as to work by system. Have a plan of your district, locate yourself as near to it as possible, all things being considered and so work it as never to go over the ground twice where once might have done as well. Never find yourself saying, "Dear me! I have this to go over again. My head will never save my feet or hands, or time."

CIRCULATION OF VARIOUS COUNTRIES.  
[FROM THE ANNUAL REPORT OF THE DIRECTOR OF THE MINT FOR 1883.]

Countries.	POPULATION.		Date for which Circulation is Stated.	SPECIE.				Total Paper Currency and Specie.	PER CAPITA.	
	Year.	Latest Census or Estimate.		Gold.	Silver, Full Legal Tender.	Silver, Limited Tender.	Total.		Paper.	Specie.
United States.....	1880	50,155,783	Oct. 1, 1882	\$563,631,455	\$129,524,755	\$80,428,580	\$773,584,790	\$1,566,659,668	\$15 81	\$15.42
Great Britain and Ireland.....	1881	35,246,562	July 1, 1882	592,000,000	.....	92,600,000	684,600,000	888,292,764	5.77	19.14
Dominion of Canada, including Manitoba and Newfoundland.....	1881	4,506,563	July 31, 1882	9,026,000	.....	1,020,000	10,046,000	55,163,162	10.01	2.23
British India.....	1881	252,541,210	July 31, 1882	.....	1,015,000,000	.....	1,015,000,000	1,070,874,880	22	4.02
Australia, Tasmania and New Zealand.....	1881	2,798,898	July 31, 1882	54 214,123	.....	.....	54,214,123	78,105,373	8.53	19.37
France.....	1881	37,321,186	Sept. 7, 1882	874,876,000	545,286,000	57,900,000	1,478,062,000	1,990,191,625	13.72	39.60
Belgium.....	1879	5,536,654	Aug. 31, 1882	103,000,000	53,000,000	6,326,000	162,326,000	226,855,719	11 65	29.31
Switzerland.....	1880	2,846,102	Apr. 30, 1882	20,000,000	10,000,000	4,700,000	34,700,000	51,323,964	5.84	12 19
Italy.....	1881	28 452,639	May 13, 1882	144,750,000	40,000,000	30,000,000	14,750,000	508,522,885	10 33	7.54
Greece.....	1882	1,979,423	Jan. 31, 1882	1,000,000	800,000	.....	1,800,000	20,125,356	9.26	.91
Spain.....	1877	16,625,860	July 31, 1882	130,000,000	40,000,000	30,000,000	200,000,000	262,573,457	3.75	12.03
Portugal, Azores and Madeira	1878	4,550,699	Jan. 1, 1879	48,000,000	.....	12,000,000	60,000,000	65,023,360	1.10	13.18
Germany.....	1880	45 234,061	Aug. 23, 1882	387,143,742	119 000,000	101,648,835	607,792,577	818,915,041	4.67	13.43
Austria-Hungary.....	1880	35,839,428	Aug. 23, 1882	32,751,545	52,898,855	.....	85,650,400	384,741,535	8.34	2.39
Sweden and Norway.....	1880	6,479,168	Dec. 31, 1880	21,072,000	.....	4,020,000	25,092,000	59,489,563	5 31	3.87
Danish Kingdom.....	1880	2,096,400	Dec. 31, 1881	10,000,000	.....	4,327,000	14,327,000	34,485,767	9.62	16.45
Netherlands.....	1880	4,061,580	Aug. 26, 1882	29,304,722	56,488,551	.....	85,793,273	163,900,869	19.23	21.12
Russia.....	1880	98,323,000	Aug. 13, 1882	119,209,784	.....	.....	119,209,784	732,125,993	6.23	1.21
Turkey.....	1880	24 987,000	.....	15,000,000	.....	589,828	15,589,828	15,589,828	.....	.63
Roumania.....	1881	5,376,000	.....	.....	10,000,000	5,000,000	15,000,000	15,000,000	.....	2.79
Mexico.....	1880	9,557,279	Nov. 18, 1879	10,000,000	40,000,000	.....	50,000,000	51,500,000	.16	5.23
Central America.....	1881	2,891,600	June 30, 1880	2,318,381	373,919	.....	2,692,300	2,855,647	.06	.93
Argentine Republic.....	1880	2,540,000	June 30, 1881	4,000,000	2,000,000	.....	6,000,000	43,101,756	14.60	2 36
Colombia.....	1881	3,000,000	Aug. 18, 1879	500,000	.....	4,000 000	4,500,000	6,395,343	.63	1.50
Brazil.....	1880	11,108,291	Sept. 30, 1881	.....	.....	.....	.....	188,155,455	16.94	.....
Peru.....	1876	3,050,000	Mar. —, 1879	62,085	1,819,933	.....	1,882,018	14,980,838	4 29	.62
Venezuela.....	1881	2,675,245	Sept. —, 1881	10,000,000	.....	1,000,000	11,000,000	11,250,900	.09	4.11
Chili.....	1876	2,420,500	Dec. 31, 1881	.....	2,500,000	.....	2,500,000	29,055,341	10.97	1.03
Bolivia.....	1876	2,325,000	Dec. 31, 1881	.....	5,400,000	.....	5,400,000	6,531,517	.49	2.32
Cuba.....	1877	1,394,516	Dec. 31, 1881	27,890,000	1,000,000	.....	28,890,000	69,714,884	29.26	20 71
Haiti.....	1877	572,000	.....	4,000,000	780,000	.....	4,780,000	4,780,000	.....	8.36
Japan.....	1874	33,623,319	June 30, 1880	99,852,138	50,661,878	.....	150,514,016	297,802,697	4.38	4.48
Algiers.....	1877	2,867,626	July —, 1881	10,071,773	6,234,975	.....	16,306,748	27,500,748	3.90	9 59
Cape of Good Hope.....	1880	780,757	June 30, 1882	30,000,000	.....	2,440,726	32,440,726	38,077,726	7.22	41.54

COINAGE OF VARIOUS COUNTRIES.

[FROM THE ANNUAL REPORT OF THE DIRECTOR OF THE MINT FOR 1883.]

COUNTRIES.	1879.		1880.		1881.	
	Gold.	Silver.	Gold.	Silver.	Gold.	Silver.
United States.....	\$39,080,080	\$27,568,235	\$62,308,279	\$27,409,706	\$96,850,890	\$27,939,203
Mexico.....	658,206	22,162,987	.....	.....	438,778	24,139,023
Bolivia.....	.....	.....	.....	.....	.....	1,970,983
Venezuela.....	.....	.....	324,024	.....	.....	.....
Hayti.....	.....	.....	.....	.....	.....	780,000
Great Britain.....	170,571	2,671,971	20,196,228	3,705,878	.....	4,852,523
Australia.....	20,210,574	.....	22,151,334	.....	19,699,115	.....
India.....	402	28,122,004	69,670	40,002,173	.....	20,682,625
Germany.....	11,043,120	.....	6,662,153	.....	1,634,189	.....
Austria.....	1,001,592	12,869,784	2,468,029	8,373,563	2,429,998	9,028,671
France.....	5,494,834	.....	.....	.....	418,231	1,299,554
Belgium.....	.....	.....	.....	150,639	.....	38,055
Italy.....	565,355	3,860,000	499,997	.....	3,253,988	1,598,346
Netherlands.....	2,403,223	44,806	259,313	40,200	.....	.....
Denmark.....	*9,314,143	*4,863,725	.....	.....	.....	.....
Norway.....	.....	.....	.....	499	.....	.....
Sweden.....	.....	.....	752,992	223,094	11,149,950	3,862,798
Spain.....	.....	.....	33,113,719	268,955	.....	.....
Portugal.....	262,451	396,954	348,765	145,492	.....	.....
Japan.....	509,842	2,327,847	460,365	2,076,955	490,585	4,514,043
Brazil.....	38,318	.....	30,368	.....	21,659	.....
Total.....	\$90 752,811	\$104,888,313	\$149,645,236	\$82,397,154	\$136,387,383	\$100,705,824

\* Coinage for 1876, 1877 and 1878, to March 31, 1879 : no coinage executed since 1879.

NATIONAL BANK TAXES.

Semi-annual duty assessed upon and collected from National Banks by the Treasurer of the United States for the fiscal years from 1864 to 1882, inclusive.

[FROM THE ANNUAL REPORT OF THE TREASURER OF THE UNITED STATES].

FISCAL YEAR.	On circulation.	On deposits.	On capital.	Total.
1864.....	\$53,193.32	\$95,911.87	\$18,432.07	\$167,537.26
1865.....	733,247.59	1,087,530.86	133,251.15	1,954,029.60
1866.....	2,106,785.30	2,633,102.77	406,947.74	5,146,835.81
1867.....	2,868,636.78	2,650,180.09	321,881.36	5,840,698.23
1868.....	2,946,343.07	2,564,143.44	306,781.67	5,817,268.18
1869.....	2,957,416.73	2,614,553.58	312,918.68	5,884,888.99
1870.....	2,949,744.13	2,614,767.61	375,962.26	5,940,474.00
1871.....	2,987,021.69	2,802,840.85	385,292.13	6,175,154.67
1872.....	3,193,570.03	3,120,984.37	389,356.27	6,703,910.67
1873.....	3,353,186.13	3,196,569.29	454,891.51	7,004,646.93
1874.....	3,404,483.11	3,209,967.72	469,048.02	7,083,498.85
1875.....	3,283,450.89	3,514,265.39	507,417.76	7,305,134.04
1876.....	3,091,795.76	3,505,129.64	632,296.16	7,229,221.56
1877.....	2,900,957.53	3,451,965.38	660,784.90	7,013,707.81
1878.....	2,948,047.08	3,273,111.74	560,296.83	6,781,455.65
1879.....	3,009,647.16	3,300,668.90	401,920.61	6,721,236.67
1880.....	3,153,635.63	4,058,710.61	379,424.19	7,591,770.43
1881.....	3,121,374.33	4,940,945.12	431,233.10	8,493,552.55
1882.....	3,190,981.98	5,521,927.47	437,774.90	9,150,684.35
Total.....	\$52,253,518.24	\$58,166,276.70	\$7,585,911.31	\$118,005,706.25

## PRODUCTION OF THE PRECIOUS METALS.

Wells, Fargo & Co.'s annual statement for January 1, 1883, of precious metals produced in the States and Territories west of the Missouri River, including British Columbia (and receipts in San Francisco by express from the west coast of Mexico) during 1882, shows aggregate products as follows: Gold, \$30,193,355; silver, \$50,155,28; Copper, \$4,055,037; lead, \$8,008,155. Total gross result, \$92,411,835.

California shows a decrease in gold of \$1,696,351. Nevada shows a total falling off of \$1,484,188; the yield from the Comstock being \$1,333,018, as against \$1,726,162 in 1881—a decrease of \$393,144. The product of Eureka District is \$3,176,656, as against \$4,127,265 in 1881—a decrease of \$953,609. Utah, Colorado, New Mexico and Arizona each show a notable increase on the products of last year.

The increase of transportation facilities for carrying bullion, pig metal, ores, etc., has increased the difficulty of verifying the reports of products from several important localities, and the general tendency is to exaggeration when the actual values are not obtainable from authentic sources, but the aggregate result as shown herein, we think may be relied on with reasonable confidence.

STATES AND TERRITORIES	Gold Dust and Bullion by Express.	Gold Dust and Bullion by other Conveyances.	Silver Bullion by Express.	Ores and Base Bullion by Freight.	Total.
California.....	\$14,733,643	\$736,682	\$509,342	\$352,831	\$16,332,498
Nevada.....	1,752,506	.....	6,588,023	3,022,847	10,363,376
Oregon.....	431,024	215,512	.....	.....	646,536
Washington.....	93,892	46,946	.....	.....	140,838
Alaska.....	.....	240,000	.....	.....	240,000
Idaho.....	1,091,208	191,568	882,890	1,160,072	3,325,738
Montana.....	2,150,000	215,000	4,065,000	1,574,000	8,004,000
Utah.....	76,954	6,201	3,139,020	4,921,000	8,143,175
Colorado.....	2,536,500	.....	4,803,925	18,592,840	25,933,265
New Mexico.....	43,728	21,864	919,047	2,682,493	3,667,132
Texas.....	.....	.....	257,597	.....	257,597
Arizona.....	386,517	100,000	5,631,083	3,180,667	9,298,267
Dakota.....	2,595,570	259,557	.....	.....	2,855,127
Mexico (West Coast).....	510,192	.....	1,710,249	312,000	2,532,441
British Columbia.....	537,476	134,369	.....	.....	671,845
Total.....	\$25,939,210	\$2,167,699	\$28,506,176	\$35,798,750	\$92,411,835

The gross yield for 1882, shown above, segregated, is approximately as follows:

Gold.....	32.67 per cent.	\$30,193,355
Silver.....	54.27	50,155,288
Copper.....	4.39	4,055,037
Lead.....	8.67	8,008,155
		<u>\$92,411,835</u>

## RAILROAD ACCIDENTS IN EUROPE.

According to statistics, published by the *Moniteur des Assurances*, the proportions of persons killed and injured to passengers carried—excluding employes—were as follows in the years undermentioned in various European countries:

COUNTRY.	Year.	One Killed out of	One Injured out of
Austria (exclusive of Hungary).....	1880	15,833,252	1,217,942
Belgium.....	1880	7,172,147	581,525
England.....	1880	4,252,704	374,166
England.....	1879	3,517,000	430,000
England.....	1878	4,520,000	322,000
England.....	1877	4,144,876	429,924
France.....	1879	4,427,229	367,136
Germany (exclusive of Bavaria).....	1880	13,058,691	1,601,464
Germany (exclusive of Bavaria).....	1879	7,245,559	2,717,084
Germany (exclusive of Bavaria).....	1878	10,879,523	1,673,484
Germany (exclusive of Bavaria).....	1877	11,830,447	2,957,615
Holland.....	1880	5,329,931	470,288
Italy.....	1880	3,610,203	624,242
Russia.....	1874	7,582,507	1,633,980
Spain.....	1875	1,224,811	384,033
Scandinavia—Denmark.....	1879	5,890,782	290,391
Switzerland.....	1880	3,086,940	1,350,536

## ANNUAL PRODUCTS OF LEAD, COPPER, SILVER AND GOLD.

Statistics showing the production in the States and Territories west of the Missouri River, from 1870 to 1882.

YEAR.	Products as per W. F. & Co's Statements, Including Amounts From British Columbia and West Coast of Mexico.	Product After Deducting Amounts From British Columbia and West Coast of Mexico.	THE NET PRODUCT OF THE STATES AND TERRITORIES WEST OF THE MISSOURI RIVER, EXCLUSIVE OF BRITISH COLUMBIA AND WEST COAST OF MEXICO, DIVIDED, IS AS FOLLOWS ;			
			Lead.	Copper.	Silver.	Gold.
1870.....	\$54,000,000	\$52,150,000	\$1,080,000	.....	\$17,320,000	\$33,750,000
1871.....	58,284,000	55,784,000	2,100,000	.....	19,286,000	34,398,000
1872.....	62,236,959	60,351,824	2,250,000	.....	19,924,429	38,177,395
1873.....	72,258,693	70,139,860	3,450,000	.....	27,483,302	39,206,558
1874.....	74,401,045	71,965,610	3,800,000	.....	29,699,122	38,466,488
1875.....	80,889,057	76,703,433	5,100,000	.....	31,635,239	39,968,194
1876.....	90,875,173	87,219,859	5,040,000	.....	39,292,924	42,886,935
1877.....	98,421,754	95,811,582	5,085,250	.....	45,846,109	44,880,223
1878.....	81,154,622	78,276,167	3,452,000	.....	37,248,137	37,576,030
1879.....	75,349,501	72,688,888	4,185,769	.....	37,032,857	31,470,262
1880.....	80,167,936	77,232,512	5,742,390	\$898,000	38,033,055	32,559,067
1881.....	84,504,417	81,198,474	6,361,902	1,195,000	42,987,613	30,653,959
1882.....	92,411,835	89,207,549	8,008,155	4,055,037	48,133,039	29,011,318

The exports of silver during the present year to Japan, China, India, the Straits, etc., have been as follows : From Southampton, \$27,390,000. From Venice, \$9,695,000. From Marseilles, \$806,000. From San Francisco, \$5,375,000.

Total, \$43,266,000, as against \$27,000,000 from the same places in 1881.

## GOLD AND SILVER IMPORTS AND EXPORTS.

[FROM THE ANNUAL REPORT OF THE DIRECTOR OF THE MINT FOR 1883].

## IMPORTS.

PORTS.	GOLD.			SILVER.				Total.
	Bullion.	COIN.		Bullion.	COIN.			
		American.	Foreign.		American.		Foreign.	
					Trade Dollars.	Other.		
NEW YORK.								
July, 1881.....	\$11,368	\$302,888	\$144,747	\$347	....	\$104,206	\$86,264	\$649,820
August, 1881.....	1,246,422	711,312	3,148,465	900	....	75,334	89,500	5,271,933
September, 1881.....	2,229,163	187,764	7,593,920	4,000	....	76,436	182,752	10,274,035
October, 1881.....	1,572,041	827,043	4,441,300	1,103	....	66,652	61,165	6,969,304
November, 1881.....	29,218	259,121	746,686	5,816	....	48,952	260,442	1,350,235
December, 1881.....	506,543	199,933	857,031	.....	....	64,482	129,112	1,757,101
January, 1882.....	28,335	82,394	130,205	1,919	....	48,016	83,528	374,397
February, 1882.....	19,222	47,781	33,906	4,195	....	49,071	71,287	225,462
March, 1882.....	30,286	30,523	23,435	6,125	....	71,997	319,003	481,369
April, 1882.....	12,232	10,951	9,222	750	....	46,089	304,554	383,798
May, 1882.....	34,902	16,159	12,021	450	....	32,714	151,493	247,739
June, 1882.....	44,293	12,645	12,257	7,851	....	64,361	88,406	229,813
Total.....	\$5,764,025	\$2,688,514	\$17,153,195	\$33,456		\$748,310	\$1,827,506	\$28,215,006



**GOLD AND SILVER IMPORTS AND EXPORTS.—Continued.**  
**IMPORTS.**

PORTS.	GOLD.			SILVER.				Total.
	Bullion.	COIN.		Bullion.	COIN.			
		American.	Foreign.		American.		Foreign.	
					Trade Dollars.	Other.		
SAN FRANCISCO.								
July, 1881.....	\$180,735	\$6,913	\$64,256	\$183,406	....	10,697	196,110	651,117
August, 1881.....	235,548	.....	22,460	.....	....	3,300	318,359	579,667
September, 1881.....	107,938	.....	67,738	205,833	....	5,109	166,968	553,586
October, 1881.....	931,030	5,840	276,533	115,129	....	600	117,333	1,446,465
November, 1881.. ..	848,935	.....	1,154,575	126,345	....	3,842	180,708	2,314,405
December, 1881.....	475,571	1,482	661,142	191,486	....	2,371	223,579	1,555,631
January, 1882.....	395,313	15,870	206,968	50,728	....	545	249,068	918,492
February, 1882.....	123,085	795	126,552	227,773	....	250	157,954	636,409
March, 1882.....	5,663	22,754	19,579	48,851	.. .	4,185	121,911	222,943
April, 1882.....	168,508	.....	17,299	312,730	....	12,378	265,403	776,348
May, 1882.....	66,343	7,794	24,485	180,668	....	200	186,506	465,996
June, 1882.....	49,442	13,469	76,329	245,295	....	....	137,167	521,702
Total.....	\$3,597,111	\$74,917	\$2,717,916	\$1,888,244	....	\$43,477	\$2,321,096	\$10,642,761
OTHER PORTS.								
July, 1881.....	\$1,511	\$247	\$29,187	\$24,144	....	9,344	\$55,934	\$120,367
August, 1881.....	2,521	9,727	50,741	23,586	....	14,307	57,473	158,355
September, 1881.....	125	447,400	26,593	2,160	....	14,100	76,369	566,747
October, 1881.....	4,523	215,500	21,680	5,669	....	32,050	33,210	312,632
November, 1881.....	.....	4,489	16,178	1,407	....	5,235	22,405	49,714
December, 1881.....	6,390	7,076	13,005	25,740	....	29,602	85,122	166,935
January, 1882.....	1,652	248,078	25,225	10,800	....	9,917	79,819	375,491
February, 1882.....	4,131	59,066	54,287	2,200	....	2,608	115,308	237,600
March, 1882.....	526	705,700	1,100	10,689	....	7,706	30,287	756,008
April, 1882.....	4,805	320,595	7,689	49,560	....	3,626	59,784	446,059
May, 1882.....	4,100	14,626	24,196	7,797	....	3,007	48,681	102,407
June, 1882.....	14,633	695	33,379	36,281	....	17,588	219,732	322,308
Total.....	\$44,917	\$2,033,199	\$303,260	\$200,033	....	\$149,090	\$884,124	\$3,614,623
Total imports.....	\$9,406,053	\$4,796,630	\$20,174,371	\$2,121,733	....	\$940,877	\$5,032,726	\$42,472,390

**EXPORTS (DOMESTIC).**

PORTS.	GOLD.		SILVER.			Total.
	Bullion.	Coin.	Bullion.	COIN.		
				Trade Dollars.	Other.	
NEW YORK.						
July, 1881.....	.....	\$32,617	\$901,600	.....	.....	\$934,217
August, 1881.....	.....	85,590	667,000	.....	.....	752,590
September, 1881.....	\$10,000	50,216	648,600	.....	\$27,900	736,716
October, 1881.....	63,000	39,970	832,800	.....	3,000	938,770
November, 1881.....	.....	20,133	859,400	.....	8,650	888,183
December, 1881.....	.....	29,104	885,200	.....	1,860	916,164
January, 1882.....	.....	8,500	1,088,237	.....	3,000	1,099,737
February, 1882.....	27,500	6,695,498	695,000	.....	146,000	7,563,998
March, 1882.....	.....	3,070,900	803,700	.....	1,920	3,876,520
April, 1882.....	.....	1,125,500	598,600	.....	.....	1,724,100
May, 1882.....	.....	12,911,200	630,889	.....	140,000	13,682,089
June, 1882.....	1,456,925	3,249,794	572,300	.....	3,502	5,282,521
Total.....	\$1,557,425	\$27,319,022	\$9,183,326	.....	\$335,832	\$38,395,605

GOLD AND SILVER IMPORTS AND EXPORTS.—Continued.  
EXPORTS (DOMESTIC).

PORTS.	GOLD.		SILVER.			Total.
	Bullion.	Coin.	Bullion.	COIN.		
				Trade Dollars.	Other.	
SAN FRANCISCO.						
July, 1881.....	\$1,904	\$50,010	\$339,827	.....	\$23,100	\$414,841
August, 1881.....	3,551	28,360	49,484	.....	1,500	82,895
September, 1881.....	13,100	32,596	.....	.....	.....	45,696
October, 1881.....	3,540	57,631	50,989	.....	3,400	114,560
November, 1881.....	7,980	67,783	56,987	.....	2,945	135,695
December, 1881.....	4,125	69,370	.....	.....	2,150	75,645
January, 1882.....	100	77,710	535,728	.....	100	613,638
February, 1882.....	50	1,745	456,869	.....	.....	458,664
March, 1882.....	250	28,135	125,500	.....	2,135	156,020
April, 1882.....	3,460	41,297	247,602	.....	.....	292,359
May, 1882.....	.....	48,444	449,521	.....	.....	497,965
June, 1882.....	600	49,843	146,094	.....	1,000	197,537
Total.....	\$38,660	\$551,924	\$2,458,601		\$36,330	\$3,085,515
ALL OTHER PORTS.						
July, 1881.....	.....	\$9,100	\$4,146	.....	\$1,462	\$14,708
August, 1881.....	\$416	19,015	.....	.....	3,115	22,546
September, 1881.....	.....	16,704	.....	.....	4,900	21,604
October, 1881.....	.....	.....	660	.....	.....	660
November, 1881.....	500	.....	2,478	.....	.....	2,978
December, 1881.....	.....	.....	.....	.....	900	900
January, 1882.....	.....	4,524	.....	\$3,600	18,429	26,553
February, 1882.....	.....	.....	1,011	.....	4,269	5,280
March, 1882.....	255	.....	.....	.....	5,465	5,720
April, 1882.....	1,080	820,000	.....	.....	5,947	827,027
May, 1882.....	.....	300,000	.....	.....	2,850	302,850
June, 1882.....	.....	765,000	3,325	.....	.....	768,325
Total.....	\$2,251	\$1,934,343	\$11,620	\$3,600	\$47,337	\$1,999,151
Total domestic imports...	\$1,598,336	\$29,805,289	\$11,653,547	\$3,600	\$419,499	\$43,480,271

EXPORTS (FOREIGN).

PORTS,	GOLD.		SILVER.		Total.
	Bullion.	Coin.	Bullion.	Coin.	
NEW YORK.					
July, 1881.....	.....	\$16,830	.....	\$94,420	\$111,250
August, 1881.....	.....	41,716	.....	173,433	215,149
September, 1881.....	.....	25,550	.....	211,226	236,776
October, 1881.....	.....	13,800	\$21,642	197,050	232,492
November, 1881.....	.....	728	.....	117,418	118,146
December, 1881.....	.....	5,485	26,042	157,069	188,596
January, 1882.....	.....	9,731	.....	160,973	170,704
February, 1882.....	\$2,100	504 500	8,000	171,563	686,163
March, 1882.....	.....	129,300	3,668	332,710	465,678
April, 1882.....	.....	344,812	.....	114,171	458,983
May, 1882.....	.....	29,760	.....	318,516	348,276
June, 1882.....	.....	50,089	19,441	459,445	528,975
Total.....	\$2,100	\$1,172 301	\$78,793	\$2,507,994	\$3,761,188

GOLD AND SILVER IMPORTS AND EXPORTS.—Continued.

EXPORTS (FOREIGN).

PORTS,	GOLD.		SILVER.		Total.
	Bullion.	Coin.	Bullion.	Coin.	
SAN FRANCISCO.					
July, 1881 .....	.....	\$1,900	.....	\$121,610	\$123,510
August, 1881.....	.....	.....	.....	138 966	138,966
September, 1881.....	.....	.....	.....	154,011	154,011
October, 1881 .....	.....	.....	.....	278,906	278,906
November, 1881.....	.....	.....	.....	150,305	150,305
December, 1881 .....	.....	.....	.....	173,318	173,318
January, 1882 .....	.....	1,654	.....	370,144	371,798
February, 1882 .....	.....	.....	.....	69,417	69,417
March, 1882.....	.....	.....	.....	251,884	251,884
April, 1882 .....	.....	6,300	.....	92,964	99,264
May, 1882.....	.....	.....	.....	230,863	230,863
June, 1882 .....	.....	.....	.....	114,518	114,518
Total.....	.....	\$9,854	.....	\$2,146,906	\$2,156,760
ALL OTHER PORTS.					
July, 1881.....	.....	.....	.....	.....	.....
August, 1881.....	.....	.....	.....	\$1,700	\$1,700
September, 1881.....	.....	.....	.....	.....	.....
October, 1881 .....	.....	.....	.....	.....	.....
November, 1881.....	.....	.....	.....	.....	.....
December, 1881 .....	.....	.....	.....	8,762	8,762
January, 1882.....	.....	.....	.....	1,400	1,400
February, 1882 .....	.....	.....	.....	.....	.....
March, 1882.....	.....	.....	.....	.....	.....
April, 1882 .....	.....	.....	.....	.....	.....
May, 1882.....	.....	.....	.....	121	121
June, 1882.....	.....	.....	.....	7,277	7,277
Total.....	.....	.....	.....	\$19,260	\$19,260
Total foreign exports.....	\$2,100	\$1,182,155	\$78,793	\$4,674,160	\$5,937,208

A READY TIME RECKONER.

Table showing the number of days from any day in one month to the same day in another month.

	Jan.	Feb.	Mar.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
January....	365	31	59	90	120	151	181	212	243	273	304	334
February...	334	365	28	59	89	120	150	181	212	242	273	303
March .....	306	337	365	31	61	92	122	153	184	214	245	275
April.....	275	306	334	365	30	61	91	122	153	183	214	244
May .....	245	276	304	335	365	31	61	92	123	153	184	214
June.....	214	245	273	304	334	365	30	61	92	122	153	183
July.....	184	215	243	274	304	335	365	31	62	92	123	152
August ....	153	184	212	243	273	304	334	365	31	61	92	122
Sept .....	122	153	181	212	242	273	303	334	365	30	61	91
October....	92	123	151	182	212	243	273	304	235	365	31	61
Nov.....	61	92	120	151	181	212	242	273	304	334	365	30
Dec .....	31	62	90	121	151	182	212	243	274	304	335	365

EXAMPLE.—To find the number of days from the 10th of May to the 10th of October following: Find May in the first column, and then in a line with that under October, is 153 days. If from the 10th of May to the 25th of October, it would be 15 days more, or 168 days; but if from the 10th of May to the 1st of October, it would be 10 days less, or 143 days. In leap-year, when the last day of February is included between the two dates, there will be one day more than by the table.

THE WORLD'S PRODUCTION OF GOLD AND SILVER.

[FROM THE ANNUAL REPORT OF THE DIRECTOR OF THE MINT FOR 1883].

COUNTRIES.	1879.				1880.				1881.			
	Gold.		Silver.		Gold.		Silver.		Gold.		Silver.	
	Kilos.	Dollars.	Kilos.	Dollars.	Kilos.	Dollars.	Kilos.	Dollars.	Kilos.	Dollars.	Kilos.	Dollars.
United States.....	58,531	38,899,858	981,825	40,812,132	54,168	36,000,000	942,987	39,200,000	52,212	34,700,000	1,034,649	43,000,000
Russia.....	42,960	28,551,028	11,391	473,519	42,960	28,551,028	11,391	473,519	42,960	28,551,028	11,391	473,519
Australia.....	43,282	28,765,000	5,465	227,125	43,282	28,765,000	5,465	227,125	46,836	31,127,515	5,465	227,125
Mexico.....	1,488	989,160	605,469	25,167,763	1,488	989,160	605,469	25,167,763	1,488	989,160	605,469	25,167,763
Germany.....	388	257,865	134,007	5,576,380	350	232,610	134,152	5,576,699	350	232,610	134,152	5,576,699
Austro-Hungary.....	1,598	1,062,031	48,180	2,002,727	1,647	1,094,596	48,000	1,994,880	1,867	1,240,808	31,359	1,303,280
Sweden.....	003	1,994	1,502	62,435	005	3,323	1,312	54,527	005	3,323	1,312	54,527
Norway.....	....	.....	4,436	184,360	....	.....	4,436	184,360	....	.....	4,436	184,360
Italy.....	109	72,375	432	17,949	109	72,375	432	17,949	109	72,375	432	17,949
Spain.....	....	.....	74,500	3,096,220	....	.....	74,500	3,096,220	....	.....	74,500	3,096,220
Turkey.....	007	4,918	1,719	71,441	007	4,918	1,719	71,441	007	4,918	1,719	71,441
Argentine Republic.....	118	78,546	10,109	420,225	118	78,546	10,109	420,225	118	78,546	10,109	420,225
Colombia.....	6,019	4,000,000	24,057	1,000,000	6,019	4,000,000	24,057	1,000,000	6,019	4,000,000	24,057	1,000,000
Bolivia.....	109	72,345	264,677	11,000,000	109	72,345	264,677	11,000,000	109	72,345	264,677	11,000,000
Chili.....	194	128,869	122,275	5,081,747	194	128,869	122,275	5,081,747	194	128,869	122,275	5,081,747
Brazil.....	1,510	1,003,546	....	.....	1,345	893,887	....	.....	1,116	741,694	....	.....
Japan.....	702	466,548	22,046	916,400	702	466,548	22,460	916,400	702	466,548	22,046	916,400
Africa.....	3,000	1,993,800	....	.....	3,000	1,993,800	....	.....	3,000	1,993,800	....	.....
Venezuela.....	2,431	1,615,835	....	.....	3,423	2,274,692	....	.....	3,423	2,274,692	....	.....
Canada.....	1,226	815,089	1,641	68,205	1,226	815,089	1,641	68,205	1,648	1,094,926	1,641	68,205
Total.....	163,675	108,778,807	2,313,731	96,172,628	160,152	106,436,786	2,274,668	94,551,060	162,163	107,773,157	2,349,689	97,659,460

IRON IN FIRE.—The London *Telegraph*, speaking of the recent great fire in that city, says: "It is of interest to notice the effect of intense heat like this on different constructive substances. There has been a tendency of late years to trust to iron; but yesterday's test was altogether unfavorable to this substitute for wood. An experienced officer of the Fire Brigade

them. Take a floor resting on wooden beams, say twelve inches by eight. It will burn for hours without giving way, and will not swell at all, and not displace any part near it. Not so with iron; it soon becomes red hot, expands with terrible force, and, as I think, does more harm than good.' This view was confirmed by the fact that buildings like the Curriers' Hall, the rear walls of which were subjected to a terrible scorching, escaped with little

## LIST OF INSOLVENT NATIONAL BANKS.

With date of appointment of Receivers, Capital Stock, Amount of Claims Proved, and Dividends Paid November 1, 1882.

[FROM THE BANKER'S ALMANAC AND REGISTER].

NAME AND LOCATION OF BANK.	Appointment of Receiver.	Capital Stock.	Amount of Claim Proved.	Dividends Paid.
<b>NEW YORK CITY.</b>				
Atlantic N. B. ....	April 28, 1873	\$300,000	\$574,513	95
Croton N. B.* .....	Oct. 1, 1867	200,000	170,752	88½
Eighth N. B.* .....	Dec. 15, 1871	250,000	378,772	100
N. B. of the Commonwealth* .....	Sept. 22, 1873	750,000	796,995	100
Ocean N. B.* .....	Dec. 13, 1871	1,000,000	1,282,254	100
Union Square N. B.* .....	Dec. 15, 1871	200,000	157,120	100
<b>ALABAMA.</b>				
First N. B. of Selma* .....	April 30, 1867	100,000	289,467	46.6
<b>ARKANSAS.</b>				
First N. B. of Fort Smith* .....	May 2, 1872	50,000	15,142	100
<b>COLORADO.</b>				
First N. B. of Georgetown .....	Aug. 18, 1877	75,000	169,616	22½
Miners' N. B. of Georgetown .....	Jan. 24, 1876	150,000	92,624	65
<b>CONNECTICUT.</b>				
First N. B. of Bethel* .....	Feb. 28, 1868	60,000	68,986	100
<b>DISTRICT OF COLUMBIA.</b>				
First N. B. of Washington* .....	Sept. 19, 1873	500,000	1,619,965	100
German-American N. B. of Washington .....	Nov. 1, 1878	130,000	279,305	50
Merchants' N. B. of Washington* .....	May 8, 1866	200,000	669,513	24½
<b>ILLINOIS.</b>				
Central N. B. of Chicago .....	Dec. 1, 1877	200,000	298,324	60
City N. B. of Chicago .....	May 17, 1876	250,000	703,658	77
Cook County N. B. of Chicago .....	Feb. 1, 1875	500,000	1,096,530	8
Fourth N. B. of Chicago† .....	Feb. 1, 1876	200,000	35,801	50
German N. B. of Chicago† .....	Dec. 20, 1878	500,000	197,353	80
Scandinavian N. B. of Chicago .....	Dec. 12, 1872	250,000	249,174	40
Third N. B. of Chicago* .....	Nov. 24, 1877	750,000	988,641	100
First N. B. of Rockford* .....	Mar. 15, 1869	50,000	69,874	41½
First N. B. of Winchester* .....	Mar. 16, 1877	50,000	143,300	63½
<b>INDIANA.</b>				
First N. B. of Anderson .....	Nov. 23, 1873	50,000	143,534	25
First N. B. of Delphi* .....	July 20, 1877	50,000	133,112	100
First N. B. of Franklin* .....	Feb. 13, 1877	132,000	184,457	100
First N. B. of Monticello .....	July 18, 1879	50,000	14,206	30
Gibson County N. B. of Princeton* .....	Nov. 28, 1874	50,000	62,646	100
<b>IOWA.</b>				
First N. B. of Bedford .....	Feb. 1, 1876	30,000	50,781	12½
First N. B. of Keokuk* .....	Mar. 3, 1868	100,000	205,256	68½
First N. B. of Osceola* .....	Feb. 25, 1876	50,000	34,535	100
<b>KANSAS.</b>				
Merchants' N. B. of Fort Scott*† .....	Sept. 25, 1878	50,000	27,801	60
First N. B. of Topeka* .....	Dec. 16, 1873	100,000	55,372	58½
First N. B. of Wichita* .....	Sept. 23, 1876	60,000	97,464	70
<b>LOUISIANA.</b>				
First N. B. of New Orleans* .....	May 20, 1867	500,000	1,119,313	79
Crescent N. B. of New Orleans* .....	Mar. 18, 1873	500,000	657,020	84½
New Orleans N. Banking Association .....	Oct. 23, 1873	600,000	1,428,152	60
<b>MASSACHUSETTS.</b>				
Pacific N. B. of Boston .....	May 22, 1882	961,300	1,362,934	
<b>MINNESOTA.</b>				
First N. B. of Duluth* .....	Mar. 13, 1876	100,000	87,786	100
N. Exchange B. of Minneapolis* .....	May 24, 1877	100,000	223,942	88½

\* Finally closed.

† Formerly in voluntary liquidation.



## INSOLVENT NATIONAL BANKS.—Continued.

NAME AND LOCATION OF BANK.	Appointment of Receiver.	Capital Stock.	Amount of Claim Proved.	Dividends Paid.
<b>MISSISSIPPI.</b>				
N. B. of Vicksburg*.....	April 24, 1868	\$50,000	\$33,562	49.2
<b>MISSOURI.</b>				
Commercial N. B., Kansas City*.....	Feb. 11, 1878	100,000	75,175	100
First N. B. of Kansas City*.....	Feb. 11, 1878	500,000	392,394	100
Farmers' N. B. of Platte City*.....	Oct. 1, 1878	50,000	12,449	100
N. B. State of Missouri, St. Louis.....	June 23, 1877	2,500,000	1,841,949	100
First N. B. of Warrensburg*.....	Nov. 1, 1878	100,000	156,260	100
<b>MONTANA.</b>				
First N. B. of Bozeman.....	Sept. 14, 1878	50,000	69,631	85
People's N. B. of Helena.....	Sept. 13, 1878	100,000	168,048	30
<b>NEVADA.</b>				
First N. B. of Nevada, Austin.....	Oct. 13, 1869	250,000	170,012	90
<b>NEW JERSEY.</b>				
First N. B. of Newark.....	June 14, 1880	300,000	580,592	100
Mechanics' N. B., Newark.....	Nov. 2, 1881	500,000	2,662,655	55
<b>NEW YORK.</b>				
First N. B. of Attica*.....	April 14, 1865	50,000	122,089	58
Farmers' and Citizens' N. B. of Brooklyn*.....	Sept. 6, 1867	300,000	1,191,500	96
First N. B. of Buffalo.....	April 22, 1882	100,000	814,470	25
National Bank of Fishkill.....	Jan. 27, 1877	200,000	345,320	100
Washington County N. B. of Greenwich*.....	June 8, 1878	200,000	262,812	100
First N. B. of Medina*.....	Mar. 13, 1867	50,000	82,338	39 <sup>3</sup> / <sub>8</sub>
Wallkill N. B. of Middletown*.....	Dec. 31, 1872	175,000	171,468	100
Commercial N. B. of Saratoga Springs*.....	Feb. 11, 1879	100,000	128,832	100
First N. B. of Tarrytown*.....	Mar. 23, 1878	100,000	118,371	90 <sup>1</sup> / <sub>2</sub>
N. Unadilla B. of Unadilla*.....	Aug. 29, 1867	120,000	127,801	45 <sup>1</sup> / <sub>8</sub>
Watkins N. B. of Watkins*.....	July 12, 1876	75,000	59,144	100
Waverly N. B. of Waverly*.....	April 23, 1872	106,100	79,864	100
<b>OHIO.</b>				
First N. B. of Greenfield*†.....	Dec. 12, 1876	50,000	34,665	27
First N. B. of Mansfield.....	Oct. 18, 1873	100,000	175,068	45
First N. B. of Tiffin*.....	Oct. 22, 1875	100,000	237,824	66
<b>PENNSYLVANIA.</b>				
First N. B. of Allentown†.....	April 15, 1878	250,000	89,650	70
First N. B. of Ashland*†.....	Feb. 28, 1878	112,500	33,105	100
First N. B. of Butler.....	July 23, 1879	50,000	108,385	60
First N. B. of Carlisle*.....	Oct. 24, 1873	50,000	65,729	73.5
Venango N. B. of Franklin.....	May 1, 1866	300,000	434,186	15
Lockhaven N. B. of Lockhaven.....	Aug. 20, 1877	120,000	234,186	100
First N. B. of Meadville*.....	June 9, 1880	100,000	93,625	100
Fourth N. B. of Philadelphia*.....	Dec. 20, 1871	200,000	645,558	100
Second N. B. of Scranton†.....	Mar. 15, 1879	200,000	132,246	75
Northumberland County N. B. of Shamokin.....	Mar. 12, 1877	67,000	175,952	75
First N. B. of Waynesburg†.....	May 15, 1878	100,000	33,362	40
<b>TENNESSEE.</b>				
Tennessee N. B. of Memphis*.....	Mar. 21, 1867	100,000	376,932	17 <sup>1</sup> / <sub>2</sub>
<b>TEXAS.</b>				
First N. B. of Dallas.....	June 8, 1878	50,000	73,804	37
<b>UTAH.</b>				
First N. B. of Utah, Salt Lake City*.....	Dec. 10, 1874	150,000	93,021	24 <sup>2</sup> / <sub>1000</sub>
<b>VERMONT.</b>				
First N. B. of Brattleboro.....	June 19, 1880	300,000	103,617	100
N. B. of Poultney*.....	April 7, 1879	100,000	81,801	100
<b>VIRGINIA.</b>				
Charlottesville N. B. of Charlottesville.....	Oct. 28, 1875	200,000	351,847	62
First N. B. of Norfolk.....	June 3, 1874	100,000	176,330	49
First N. B. of Petersburg*.....	Sept. 25, 1873	200,000	167,285	76
Merchants' N. B. of Petersburg*.....	Sept. 25, 1873	400,000	992,636	34
<b>WISCONSIN.</b>				
First N. B. of La Crosse*.....	April 11, 1876	50,000	135,952	48 <sup>1</sup> / <sub>8</sub>

\* Finally closed.

† Form

oluntary liquidation.

VALUATION OF FOREIGN COINS.

CIRCULAR ESTIMATING AND PROCLAIMING, IN UNITED STATES MONEY OF ACCOUNT, THE  
VALUES OF THE STANDARD COINS IN CIRCULATION OF THE VARIOUS NATIONS OF THE  
WORLD.

TREASURY DEPARTMENT, BUREAU OF THE MINT, }  
WASHINGTON, D. C., January 1, 1883. }

Hon. CHAS. J. FOLGER, Secretary of the Treasury.

SIR—In pursuance of the provisions of Section 3564 of the Revised Statutes of the  
United States, I have estimated the values of the standard coins in circulation of the various  
nations of the world, and submit the same in the accompanying table.

Very respectfully, HORATIO C. BURCHARD, Director.

ESTIMATE OF VALUES OF FOREIGN COINS.

COUNTRY.	Monetary Unit.	Standard.	Value in United States Money.	Standard Coin.
Argentine Republic.....	Peso.....	Gold and silver.	\$o 96.5	1-20, 1-10, 1-5, ¼ and 1 Peso, ½ Argentine and Argentine.
Austria.....	Florin.....	Silver.....	40.1	
Belgium.....	Franc.....	Gold and silver..	19.3	5, 10 and 20 francs.
Bolivia.....	Boliviano..	Silver.....	81.2	Boliviano.
Brazil.....	Milreis of 1000 reis....	Gold.....	54.6	
British Pos. in N. A .....	Dollar.....	do .....	1 00	
Chili .....	Peso.....	Gold and silver.	91.2	Condor, doubloon and escudo.
Cuba.....	do .....	do .....	93.2	1-16th, ¼, ½, ¾ and 1 doubloon.
Denmark.....	Crown.....	Gold .....	26.8	10 and 20 crowns.
Ecuador.....	Peso.....	Silver.....	81.2	Peso.
Egypt.....	Piaster.....	Gold.....	04.9	5, 10, 25, 50 and 100 piasters.
France.....	Franc.....	Gold and silver..	19.3	5, 10 and 20 francs.
Great Britain.....	Pound sterling.....	Gold.....	4 86.6 ¼	¼ sovereign and sover- eign.
Greece.....	Drachma .....	Gold and silver..	19.3	5, 10, 20, 50 and 100 drachmas.
German Empire.....	Mark.....	Gold.....	23.8	5, 10 and 20 marks.
Hayti.....	Gourde .....	Gold and silver.	96.5	1, 2, 5 and 10 gourdes.
India.....	Rupce of 16 annas....	Silver.....	38.6	
Italy.....	Lira.....	Gold and silver..	19.3	5, 10, 20, 50 and 100 lire.
Japan .....	Yen .....	Silver .....	87.6	1, 2, 5, 10 and 20 yen ; gold and silver yen.
Liberia.....	Dollar.....	Gold.....	1 00	
Mexico.....	do .....	Silver.....	88.2	Peso or dollar, 5, 10, 25 and 50 centavo.
Netherlands.....	Florin.....	Gold and silver..	40.2	
Norway.....	Crown .....	Gold.....	26.8	10 and 20 crowns
Peru.....	Sol.....	Silver.....	81.2	Sol.
Portugal.....	Milreis of 1000 reis....	Gold.....	1 08	2, 5 and 10 milreis.
Russia.....	Rouble of 100 copecks.	Silver.....	65	¼, ½ and 1 rouble.
Spain.....	Peseta of 100 centimes	Gold and silver..	19.3	5, 10, 20, 50 and 100 pese- tas.
Sweden.....	Crown.....	Gold.....	26.8	10 and 20 crowns.
Switzerland.....	Franc.....	Gold and silver..	19.3	5, 10 and 20 francs.
Tripoli.....	Mahbub of 20 piasters.	Silver.....	73.3	
Turkey.....	Piaster.....	Gold.....	04.4	25, 50, 100, 250 and 500 piasters.
United States of Colombia.	Peso.....	Silver.....	81.2	Peso.
Venezuela .....	Bolivar.....	Gold and silver.	19.3	5, 10, 20, 50 and 100 Bolivar.

## FOREIGN MONEY, WEIGHTS AND MEASURES.

The following is a table of foreign moneys, weights and measures, showing also their United States equivalents:

COUNTRY.	MONEYS.	WEIGHTS.		MEASURES.	
Abyssinia .....	Dollar .....	1 vaki.....	0.1 lb.	1 couba .....	0.893 quai
Austria .....	100 kreuzer = 1 florin.....	1 zotolo.....	1.4 lb.	1 ardeb.....	3.875 do.
	Ducat.....	1 pfund.....	1.23 lb.	1 mass .....	2.5 pint
	Souverain d'or.....	1 centner.....	1.10 cwt.	1 viertel.....	3.11 gallon
Trieste.....		1 elle.....	2.56 foot	1 metze .....	1.69 bush.
		1 stajo.....	2.27 bushel	1 orna.....	12.45 gallon
Belgium .....	100 centimes = 1 franc.....	1 braccia.....	2.21 foot	1 do. oil.....	14.17 do.
	25 francs.....	1 kilogramme.....	2.20 lb.	1 litre.....	1.76 pint
		1 metre.....	1.09 yard	1 hectolitre.....	22.00 gallon
Brazil .....	1000 reis = 1 milrea.....	1 arratel.....	1.01 lb.	1 ditto .....	2.75 bush.
		1 arroba.....	32.38 lb.	1 medida (Rio).....	4.88 pint
		1 vara.....	1.20 yard	1 Alquiere do.....	1.01 bush.
British North America.....	100 cents = 1 pound.....	Weights and measures same		as U. S.	
Burmah.....	1 sal.....	1 keiat.....	0.36 lb.	Liquids and	corn by w't
	1 bat.....	1 peta.....	3.643 lb.		
Bolivia.....	10 centoma = 1 real.....	1 arroba.....	25.33 lb.	1 quartilla.....	3.55 qts.
	1 peso, or dollar.....	1 quintal.....	101.44 lb.	1 cantara.....	14.2 do.
Central America.....	100 centavo = 1 piastre.....	1 arroba.....	25.33 lb.	1 quartilla.....	3.3 do.
	1 gold doubloon.....	1 quintal.....	101.14 lb.	1 cantara.....	13.20 do.
Chili .....	100 centavo = 1 peso.....	1 libra.....	1.014 lb.	1 arroba.....	26.8 do.
		1 quintal.....	101.4 lb.	also the French	system.
China.....	10 candareens, 1 mace.....	1 catty.....	1.33 lb.	1 shing (grain {	1.33 lb.
	10 mace, 1 tael.....	1 pecul.....	1.19 cwt.	only).....	
	1 tael, Spanish dollar, silver	1 chang.....	3.91 yard	1 tau ditto.....	13.38 lb.
				1 shih ditto.....	1.19 cwt.
Denmark .....	16 skilling = 1 mark.....	1 pund.....	1.10 lb.	No measures	of capacity.
	6 mark = 1 daler rigsbank.....	1 centener.....	110.25 lb.	1 pot.....	1.70 pint
	Christian d'or.....	1 alen.....	2.06 foot	1 viertel.....	1.70 gallon
Ecuador .....	1 real .....	1 kilogramme.....	2.20 lb.	1 tonde (corn).....	3.82 bush.
	1 piastre.....	1 quintal.....	220. lb.	1 hectolitre.....	0.88 qt.
Egypt .....	40 paras = 1 piastre.....	1 oke.....	2.78 lb.	1 litre .....	88. do.
		1 cantaro.....	100.00 lb.	1 rubbio.....	1.62 peck
		1 pichai.....	2.23 foot	1 ardeb.....	4.88 bush.
France .....	100 centimes = 1 franc.....	1 kilogramme.....	2.20 lb.	1 litre .....	1.76 pint
	25 francs.....	1 metre.....	1.09 yard.	1 hectolitre.....	22.00 gallon
				1 ditto .....	2.75 bush.
Great Britain .....		Weights and measures same		as U. S.	
Germany.....	100 pfenning = 1 mark.....	French metrical		system.	
	Ten mark piece (gold).....	1 pound.....	1.07 lb.	1 gallon.....	1.33 qt.
	Twenty do.....				
Greece .....	100 lepta = 1 drachma.....	The metric, as in France,		is the official	system.
		1 oke.....	2.80 lb.	1 kilo .....	0.91 bush.
		1 quintal.....	1.10 cwt.		
		1 picha.....	2.23 foot		
Hayti .....	1 piastre.....	1 quintal.....	107. lb.	1 gou.....	0.15 qt.
India .....	16 annas = 1 rupee.....	1 seer.....	2.05 lb.	1 pally (grain).....	10.28 lb.
		1 mun, or maund.....	82.28 lb.	1 soally ditto.....	1.83 cwt.
				No measures	of capacity.
Italy .....	100 centimes = 1 franc.....	1 chilogramma.....	2.20 lb.	1 litro.....	1.76 pint
	25 francs.....	1 metro.....	1.09 yard	1 ettolitro.....	22.00 gallon
				1 ditto .....	2.75 bush.
		OLD		SYSTEM.	
Ancona .....		1 libbra.....	0.75 lb.	1 boccale.....	6.30 pint
		1 braccia.....	2.11 foot	1 rubbio.....	7.87 bush.
Genoa .....		1 libbra.....	0.77 lb.	1 pinta.....	2.61 pint
		1 braccia.....	1.89 foot	1 mina .....	3.31 bush.
Leghorn .....		1 libbra.....	0.75 lb.	1 boccale.....	2.00 pint
		1 braccia.....	1.91 foot	1 moggio.....	2.00 q'ter
Naples .....		1 libbra.....	0.70 lb.	1 salma.....	34.91 gallon
		1 canna.....	2.31 yard	1 tomolo.....	1.51 bush.
Venice .....		1 libbra.....	1.05 lb.	1 mira.....	3.35 gallon
		1 braccia.....	2.23 foot	1 stajo.....	2.33 bush.
Japan.....	1 itzebu.....	1 cattie.....	1.33 lb.	1 sigou.....	1.05 do.
	1 teal.....	1 picul.....	133. lb.		
	1 robau.....				
Liberia.....	As in England. Accounts are also kept in American dollars and cents.	As in U. S.		1 kuba .....	0.89 qt.
				1 ardeb.....	3.87 do.
				Also as in	U. S.
Mexico.....	12 cents = 1 real.....	1 arroba.....	25. lb.	1 arroba (oil) ..	11. qt.
	1 piastre.....	1 quintal.....	100. lb.	1 arroba (wine).....	14. do.
				1 fanega.....	24. do.
				1 baril.....	66.5 do.
Netherlands.....	100 cents or { = 1 guilder	1 pond.....	2.20 lb.	1 kan .....	1.76 pint
	20 stivers, }	1 el.....	1.09 lb.	1 vat.....	22.00 gallon
				1 mudde (zak).....	2.75 bush.
Norway.....	24 skilling = 1 mark.....	Weights and measures as		Danish.	
	5 mark = 1 specie-daler.....				
Persia.....	1 shahi.....	1 sira.....	0.34 lb.	1 copicha.....	1.1 quart
	1 keran.....	1 batman.....	13.5 lb.	1 collothun.....	7.2 do.
	1 toman.....				

FOREIGN MONEYS, WEIGHTS AND MEASURES.—Continued.

COUNTRY.	MONEYS.	WEIGHTS.		MEASURES.	
Portugal .....	1000 reis = 1 milrea .....	The metric,	as in Spain,	is the official	system.
		1 arratel .....	1.01 lb.	1 almude (can-	3.64 gallon
		1 arroba .....	32.38 lb.	taro) Lisbon	
		1 vara .....	1.20 yard.	1 fanega, ditto	1.49 bush.
Russia .....	100 copecks = 1 rouble	1 funt .....	0.90 lb.	1 moyo .....	2.79 q'ter
	(silver.)	1 pound .....	36.11 lb.	1 vedro .....	2.74 gallon
		1 archine .....	2.33 lb.	1 tchetverik ...	0.72 bush.
Siam .....	1 tael .....	1 catty .....	1.33 lb.	1 tchetvert ....	5.77 ditto
	1 dollar .....	1 picul .....	1.33 lb.	By weight.	
Spain .....	100 centesimos = 1 real...	1 kilogramo .....	2.20 lb.	OFFICIAL	SYSTEM.
	20 reales = 1 dollar .....	1 metro .....	1.09 yard.	1 litro .....	1.76 pint
				1 hectolitro....	22.00 gallon
				1 ditto .....	2.75 bush.
			MERCANTILE	SYSTEM.	
		1 libra .....	1.01 lb.	1 cantaro .....	3.56 gallon.
		1 arroba .....	25.36 lb.	1 fanega .....	1.55 bush
		1 vara .....	2.78 foot.	1 cahiz .....	2.33 q'ter
Spanish South America {	8 reales or	Weights and		measures as	
	100 centesimos } = 1 dol.				
Venezuela .....	ditto .....			Spanish.	
New Granada .....	ditto .....				
Peru .....	ditto .....				
Monte Video .....	ditto .....				
Buenos Ayres .....	{ ditto				
	{ ditto (paper) .....				
Sweden .....	100 ore = 1 riksdaler {	1 skilpund .....	0.93 lb.	1 kann .....	4.60 pint
	riksmynt .....	1 centner .....	93.70 lb.	1 tunna .....	27.63 gallon
		1 aln .....	1.95 foot.	1 ditto (grain)	4.50 bush.
Switzerland .....	1 franc .....	1 pfund .....	1.10 lb.	1 mass .....	1.32 qt.
	25 francs .....	1 centner .....	110. lb.	1 saun .....	132. do.
Turkey .....	40 paras = 1 piastre .....	1 oke .....	2.83 lb.	1 almud .....	1.15 gallon
		1 quintal .....	1.11 cwt.	1 kilo .....	0.96 bush.
		1 picha .....	2.23 foot.		
United States .....	100 cents = 1 dollar .....	Weights and	Measures as	British.	
Zanzibar .....	1 Austrian dollar .....	1 maund .....	1.48 lb.	1 kilo of kibabas	3.13 qta.
	Also American, French, En-	1 franzela .....	17.6 lb.	1 dresra .....	226. do.
	glish, and Italian money.				

THE METRIC SYSTEM.

MEASURES OF LENGTH.

Metric Denominations and Values.			Equivalents in Denominations in Use.	
Myriameter	=	10,000 meters	=	6.2137 miles.
Kilometer	=	1,000 meters	=	0.62137 m. or 3,280 ft. 10 in.
Hectometer	=	100 meters	=	328 feet and one inch.
Dekameter	=	10 meters	=	393.7 inches.
Meter	=	1 meter	=	39.37 inches.
Decimeter	=	.1 of a meter	=	3.937 inches.
Centimeter	=	.01 of a meter	=	0.3937 inch.
Millimeter	=	.001 of a meter	=	0.394 inch.

MEASURES OF SURFACE.

Hectare	=	10,000 square meters	=	2,471 acres.
Are	=	100 square meters	=	119.6 square yards.
Centare	=	1 square meter	=	1.550 square inches.

MEASURES OF CAPACITY.

Names.	No. Liters.	Cubic Measure.	Dry Measure.	Wine Measure.
Kiloliter	= 1,000	= 1 meter	= 1,398 cubic yds.	= 264.17 galls.
Hectoliter	= 100	= 1 meter	= 2 bus. 3.35 pks.	= 26.417 galls.
Decaliter	= 10	= 10 decimeters	= 9.08 quarts	= 2.6417 galls.
Liter	= 1	= 1 decimeter	= 0.998 quart	= 1.0567 qts.
Deciliter	= .1	= .1 decimeter	= 6.1022 cubic in.	= 0.845 gill.
Centiliter	= .01	= 10 centimeters	= 0.6102 cubic in.	= 0.338 fluid oz.
Milliliter	= .001	= 1 centimeter	= 0.061 cubic in.	= 0.27 fluid dr.

WEIGHTS.

Names.	No. Grams.	Weight of what quantity of water at maximum density.	Avoirdupois Weight.
Millier or tonneau	= 1,000,000	= 1 cubic meter	= 2204.6 lbs.
Quintal	= 100,000	= 1 hectoliter	= 220.46 lbs.
Myriagram	= 10,000	= 10 liters	= 22.046 lbs.
Kilogram or kilo	= 1,000	= 1 liter	= 2.2046 lbs.
Hectogram	= 100	= 1 deciliter	= 3.5274 lbs.
Dekagram	= 10	= 10 cubic centimeters	= 0.3527 oz.
Gram	= .1	= 1 cubic centimeter	= 15.432 grs.
Decigram	= .2	= 1 cubic centimeter	= 1.5432 grs.
Centigram	= .01	= 10 cubic millimeters	= 0.1543 gr.
Milligram	= .001	= 1 cubic millimeter	= 0.0154 gr.

INTEREST RULES AND TABLES.

COMPOUND INTEREST TABLE.

Showing the amount of \$1, from 1 Year to 15 Years, with Compound Interest added semi-annually at different rates.

PER CENT.	3	4	5	6	7	8	9	10
1/2 Year.....	1.01	1.02	1.02	1.03	1.03	1.04	1.04	1.05
1 " .....	1.03	1.04	1.05	1.06	1.07	1.08	1.09	1.10
1 1/2 " .....	1.04	1.06	1.07	1.09	1.10	1.12	1.14	1.15
2 " .....	1.06	1.08	1.10	1.12	1.14	1.16	1.19	1.21
2 1/2 " .....	1.07	1.10	1.13	1.15	1.18	1.21	1.24	1.27
3 " .....	1.09	1.12	1.15	1.16	1.22	1.26	1.30	1.34
3 1/2 " .....	1.10	1.14	1.18	1.22	1.27	1.31	1.36	1.40
4 " .....	1.12	1.17	1.21	1.26	1.31	1.36	1.42	1.47
4 1/2 " .....	1.14	1.19	1.24	1.30	1.36	1.42	1.48	1.55
5 " .....	1.16	1.21	1.28	1.34	1.41	1.48	1.55	1.62
5 1/2 " .....	1.17	1.24	1.31	1.38	1.45	1.53	1.62	1.71
6 " .....	1.19	1.26	1.34	1.42	1.51	1.60	1.69	1.79
6 1/2 " .....	1.21	1.29	1.37	1.46	1.56	1.66	1.77	1.88
7 " .....	1.23	1.31	1.41	1.51	1.61	1.73	1.85	1.97
7 1/2 " .....	1.24	1.34	1.44	1.55	1.67	1.80	1.93	2.07
8 " .....	1.26	1.37	1.48	1.60	1.73	1.87	1.02	2.18
8 1/2 " .....	1.28	1.39	1.52	1.65	1.79	1.94	1.11	2.29
9 " .....	1.30	1.42	1.55	1.70	1.85	2.02	1.20	2.40
9 1/2 " .....	1.32	1.45	1.59	1.75	1.92	2.10	1.30	2.52
10 " .....	1.34	1.48	1.63	1.80	1.98	2.19	2.41	2.65
11 " .....	1.38	1.54	1.72	1.91	2.13	2.36	2.63	2.92
12 " .....	1.42	1.60	1.80	2.03	2.28	2.56	2.87	3.22
13 " .....	1.47	1.67	1.90	2.15	2.44	2.77	3.14	3.55
14 " .....	1.51	1.73	1.99	2.28	2.62	2.99	3.42	3.62
15 " .....	1.56	1.80	2.09	2.42	2.80	3.24	3.74	4.32

TABLE SHOWING THE TIME IN WHICH A SUM WILL DOUBLE ITSELF AT THE FOLLOWING RATES OF INTEREST.

RATE.	Simple Interest.	Compound Interest.
2 per cent.....	50 years.....	35 years 1 day.
3 " .....	33 years 4 months.....	23 years 164 days.
4 " .....	25 years.....	17 years 246 days.
5 " .....	20 years.....	14 years 75 days.
6 " .....	16 years 8 months.....	11 years 327 days.
8 " .....	12 1/2 years.....	9 years 2 days.
10 " .....	10 years.....	7 years 100 days.

ONE DOLLAR LOANED 100 YEARS AT COMPOUND INTEREST WOULD AMOUNT TO THE FOLLOWING SUMS:

1 per cent.....	\$2.75	12 per cent.....	\$84,675.00
3 " .....	19.25	15 " .....	1,174,405.00
6 " .....	340.00	18 " .....	15,145,207.00
10 " .....	13,809.00	24 " .....	2,551,799,404.00

INTEREST RULES.

FOUR PER CENT.—Multiply the principal by the number of days to run ; separate the right hand figure from product, and divide by 9.

FIVE PER CENT.—Multiply by number of days, and divide by 72.

SIX PER CENT.—Multiply by number of days ; separate right hand figure, and divide by 6.

SEVEN AND THREE-TENTHS PER CENT.—Multiply by number of days, and double the amount so obtained. On \$100 the interest is just two cents per day.

EIGHT PER CENT.—Multiply by number of days, and divide by 45.

NINE PER CENT.—Multiply by number of days ; separate right hand figure, and divide by 4.

TEN PER CENT.—Multiply by number of days, and divide by 36.

TWELVE PER CENT.—Multiply by number of days ; separate right hand figure, and divide by 3.

FIFTEEN PER CENT.—Multiply by number of days, and divide by 24.

EIGHTEEN PER CENT.—Multiply by number of days ; separate right hand figure, and divide by 2.

TWENTY PER CENT.—Multiply by number of days, and divide by 18.

# FIRE LOSSES IN THE UNITED STATES AND CANADA.

## COMPARATIVE STATEMENT BY YEARS AND MONTHS OF EIGHT YEARS' LOSSES BY FIRE.

The following table, showing losses by fire during eight years, we take from The Insurance Chronicle. No fire of less than \$100 damage is reported, and it is believed that this list only includes about two-thirds the number of fires that actually occurred. There being no official statistics on the subject, it is impossible to compile a correct list.

MONTH.	UNITED STATES. 1893.			CANADA. 1893.			MONTH.	UNITED STATES. 1891.			CANADA. 1891.		
	Total Losses.	Total Losses to Insurance Co's.	Total Losses to Insurance Co's.	Total Losses.	Total Losses to Insurance Co's.	Total Losses to Insurance Co's.		Total Losses.	Total Losses to Insurance Co's.	Total Losses.	Total Losses to Insurance Co's.	Total Losses to Insurance Co's.	
January .....	\$9,525,900	\$6,091,700	\$238,200	\$406,300	\$238,200		January .....	\$6,819,100	\$4,192,800	\$352,600	\$206,700		
February .....	7,648,900	4,708,500	252,900	422,200	252,900		February .....	6,166,900	4,070,500	379,400	226,900		
March .....	6,240,900	3,922,700	173,800	325,600	173,800		March .....	6,432,600	3,915,900	427,500	242,300		
April .....	6,399,200	3,526,900	277,100	529,600	277,100		April .....	6,397,700	3,460,100	711,100	269,800		
May .....	6,990,404	3,748,236	233,507	729,680	233,507		May .....	5,094,000	2,397,500	773,900	275,300		
June .....	5,388,490	3,044,350	477,114	614,415	477,114		June .....	3,878,900	1,847,000	2,214,400	907,900		
July .....	6,822,150	3,709,620	178,890	305,840	178,890		July .....	7,517,700	3,827,900	543,700	273,700		
August .....	7,120,400	3,701,730	155,740	313,680	155,740		August .....	7,964,500	4,233,500	651,800	301,400		
September .....	6,644,940	3,621,225	240,820	449,270	240,820		September .....	5,522,400	2,790,100	911,100	331,600		
October .....	5,884,490	3,331,890	183,630	354,270	183,630		October .....	11,319,900	5,773,500	441,000	206,800		
November .....	5,794,060	3,042,140	433,720	718,110	433,720		November .....	6,607,100	3,139,400	454,500	249,100		
December .....	10,045,190	6,426,140	201,920	436,975	201,920		December .....	7,561,000	4,993,700	376,400	210,100		
Totals .....	\$84,505,024	\$48,875,131	\$3,047,341	\$5,605,940	\$3,047,341		Totals .....	\$81,280,900	\$44,641,900	\$8,237,400	\$3,701,600		
1890.							1879.						
January .....	\$4,327,200	\$2,794,200	\$128,500	\$276,000	\$128,500		January .....	\$11,852,600	\$8,986,300	\$532,100	\$344,900		
February .....	6,717,300	4,342,700	167,700	304,900	167,700		February .....	5,378,100	3,070,400	802,500	397,000		
March .....	6,154,900	3,949,500	313,200	606,600	313,200		March .....	6,799,600	3,498,100	473,600	230,400		
April .....	6,799,400	3,654,000	271,600	781,000	271,600		April .....	8,351,300	4,107,500	758,300	398,300		
May .....	8,620,800	4,253,700	165,000	341,900	165,000		May .....	8,283,700	4,288,700	621,400	322,800		
June .....	5,151,200	2,691,900	215,500	545,600	215,500		June .....	6,361,500	3,651,600	658,600	284,800		
July .....	4,759,300	2,688,000	253,000	566,000	253,000		July .....	4,865,000	2,715,900	646,200	405,200		
August .....	6,493,400	3,522,900	249,000	504,900	249,000		August .....	3,909,000	2,287,100	1,257,300	756,400		
September .....	6,473,400	3,236,200	175,900	471,200	175,900		September .....	5,349,300	2,298,200	264,800	165,000		
October .....	7,487,800	4,466,500	109,300	209,300	109,300		October .....	4,353,400	2,424,600	392,400	183,400		
November .....	4,812,600	2,547,100	191,700	358,600	191,700		November .....	6,395,200	3,652,500	424,000	203,500		
December .....	6,846,100	4,378,300	119,400	228,600	119,400		December .....	5,805,000	3,483,800	327,800	164,300		
Totals .....	\$74,643,400	\$42,525,000	\$2,359,800	\$5,194,600	\$2,359,800		Totals .....	\$77,703,700	\$44,464,700	\$7,159,000	\$3,856,000		



## LOSSES BY FIRE EACH MONTH ETC.—Continued.

MONTH.	UNITED STATES. 1878.		CANADA. 1878.		MONTH.	UNITED STATES. 1877.		CANADA. 1877.	
	Total Losses.	Total Losses to Insurance Co's.	Total Losses.	Total Losses to Insurance Co's.		Total Losses.	Total Losses to Insurance Co's.	Total Losses.	Total Losses to Insurance Co's.
January .....	\$5,189,900	\$3,280,300	\$449,200	\$242,100	January .....	\$5,360,300	\$3,191,900	\$570,800	\$272,600
February .....	4,832,500	3,158,400	596,400	385,600	February .....	4,468,400	2,487,200	278,600	130,600
March .....	6,896,100	3,817,300	572,000	331,200	March .....	6,293,700	3,979,900	798,100	449,100
April .....	4,910,000	2,520,800	377,100	221,400	April .....	5,486,200	3,041,700	472,900	275,500
May .....	5,510,100	3,137,900	519,200	244,200	May .....	5,957,200	3,184,700	1,629,300	690,500
June .....	4,381,400	2,668,300	560,000	303,800	June .....	6,318,000	3,902,600	21,915,100	7,122,800
July .....	4,670,000	2,396,600	713,800	309,900	July .....	7,182,900	2,123,900	395,000	181,800
August .....	5,436,000	2,854,000	454,000	229,400	August .....	4,590,700	2,208,200	808,700	410,600
September .....	4,203,900	2,281,100	354,900	160,700	September .....	6,709,500	3,254,600	489,900	239,800
October .....	6,512,800	3,271,600	458,600	206,300	October .....	4,507,400	2,666,600	948,300	395,000
November .....	5,862,800	3,495,900	452,300	255,400	November .....	6,791,800	4,643,800	424,200	201,300
December .....	5,910,400	3,693,700	443,000	212,700	December .....	4,599,700	2,713,800	530,100	268,100
Totals .....	\$64,315,900	\$36,575,900	\$5,950,500	\$3,102,700	Totals .....	\$68,265,800	\$37,398,900	\$29,261,000	\$10,637,700
MONTH.	UNITED STATES. 1876.		CANADA. 1876.		MONTH.	UNITED STATES. 1875.		CANADA. 1875.	
	Total Losses.	Total Losses to Insurance Co's.	Total Losses.	Total Losses to Insurance Co's.		Total Losses.	Total Losses to Insurance Co's.	Total Losses.	Total Losses to Insurance Co's.
January .....	\$4,273,000	\$2,399,200	\$274,800	\$158,300	January .....	\$6,584,290	\$3,216,480	\$887,850	\$400,900
February .....	8,521,500	5,194,800	245,200	114,500	February .....	5,721,550	2,729,950	508,100	\$316,800
March .....	5,046,800	2,948,600	435,100	271,900	March .....	4,095,400	2,380,900	644,200	273,600
April .....	5,386,600	2,697,300	277,500	181,400	April .....	9,649,400	5,205,700	529,000	270,700
May .....	5,156,400	2,980,100	1,005,300	459,900	May .....	3,745,800	4,037,600	639,000	297,500
June .....	4,050,800	2,123,200	2,048,100	827,900	June .....	5,016,100	2,785,600	1,381,900	676,300
July .....	5,506,000	2,613,900	441,100	217,700	July .....	4,531,100	2,204,900	583,600	335,300
August .....	5,635,000	2,710,000	725,800	308,900	August .....	3,475,875	2,004,925	413,100	270,500
September .....	3,890,100	2,091,000	2,022,700	511,500	September .....	4,876,750	2,729,625	500,700	235,000
October .....	5,479,600	2,776,700	502,900	259,600	October .....	12,339,895	4,311,770	613,200	321,200
November .....	4,430,700	2,303,400	630,400	292,700	November .....	6,086,025	3,626,150	761,200	527,000
December .....	7,254,100	3,536,300	536,300	283,300	December .....	6,980,100	4,091,800	763,900	381,500
Totals .....	\$64,630,600	\$34,374,500	\$9,145,200	\$3,887,600	Totals .....	\$78,102,285	\$39,325,400	\$8,225,750	\$4,306,300

Gross totals: United States—Total losses, \$593,447,609; total losses to insurance companies, \$328,181,431. Canada—Total losses, \$78,779,390; total losses to insurance companies, \$34,899,041.

LOSSES BY FIRES IN EACH STATE AND CANADA.

	1899.		1900.		1901.		1902.	
	Total Losses.	Total Losses to Ins. Co's.	Total Losses.	Total Losses to Ins. Co's.	Total Losses.	Total Losses to Ins. Co's.	Total Losses.	Total Losses to Ins. Co's.
UNITED STATES.								
Alabama.....	1,353,050		1,353,050		1,353,050		1,353,050	
Arizona Territory.....	3,969,234		3,969,234		3,969,234		3,969,234	
Arkansas.....	1,990,780		1,990,780		1,990,780		1,990,780	
California.....	1,788,570		1,788,570		1,788,570		1,788,570	
Colorado.....	432,020		432,020		432,020		432,020	
Connecticut.....	192,260		192,260		192,260		192,260	
Dakota Territory.....	107,500		107,500		107,500		107,500	
Delaware.....	422,370		422,370		422,370		422,370	
District of Columbia.....	1,870,810		1,870,810		1,870,810		1,870,810	
Florida.....	28,700		28,700		28,700		28,700	
Georgia.....	3,163,275		3,163,275		3,163,275		3,163,275	
Idaho Territory.....	1,641,550		1,641,550		1,641,550		1,641,550	
Illinois.....	50,000		50,000		50,000		50,000	
Indiana.....	1,375,260		1,375,260		1,375,260		1,375,260	
Indian Territory.....	916,750		916,750		916,750		916,750	
Iowa.....	1,354,960		1,354,960		1,354,960		1,354,960	
Kansas.....	1,303,550		1,303,550		1,303,550		1,303,550	
Kentucky.....	1,531,750		1,531,750		1,531,750		1,531,750	
Louisiana.....	730,260		730,260		730,260		730,260	
Maine.....	7,177,250		7,177,250		7,177,250		7,177,250	
Maryland.....	2,784,310		2,784,310		2,784,310		2,784,310	
Massachusetts.....	2,476,560		2,476,560		2,476,560		2,476,560	
Michigan.....	681,400		681,400		681,400		681,400	
Minnesota.....	3,420,515		3,420,515		3,420,515		3,420,515	
Mississippi.....	107,500		107,500		107,500		107,500	
Missouri.....	324,200		324,200		324,200		324,200	
Montana Territory.....	251,000		251,000		251,000		251,000	
Nebraska.....	628,290		628,290		628,290		628,290	
Nevada.....	876,600		876,600		876,600		876,600	
North Carolina.....	2,257,980		2,257,980		2,257,980		2,257,980	
New Hampshire.....	89,000		89,000		89,000		89,000	
New Jersey.....	14,605,515		14,605,515		14,605,515		14,605,515	
New Mexico Territory.....	3,999,050		3,999,050		3,999,050		3,999,050	
New York.....	706,135		706,135		706,135		706,135	
Ohio.....	7,891,130		7,891,130		7,891,130		7,891,130	
Oregon.....								
Pennsylvania.....								

## LOSSES BY FIRES IN EACH STATE AND CANADA.—Continued.

	1893.		1891.		1890.		1879.	
	Total Losses.	Total Losses to Ins. Co's.	Total Losses.	Total Losses to Ins. Co's.	Total Losses.	Total Losses to Ins. Co's.	Total Losses.	Total Losses to Ins. Co's.
UNITED STATES.—Continued.								
Rhode Island.....	\$885,050	\$528,220	\$784,500	\$512,500	\$420,100	\$322,800	\$503,100	\$393,700
South Carolina.....	347,060	154,060	719,400	395,100	1,232,300	873,500	1,208,400	845,400
Tennessee.....	886,640	418,710	1,826,100	789,600	467,600	243,900	716,900	389,600
Texas.....	3,640,260	2,362,080	2,245,100	1,140,100	1,337,600	594,900	1,662,300	806,600
Utah Territory.....	119,620	41,835	421,000	133,900	67,000	10,200	456,600	61,900
Vermont.....	586,350	297,325	458,000	251,100	651,400	304,700	793,600	411,700
Virginia.....	1,163,200	679,900	1,130,100	624,200	1,238,100	751,100	514,300	298,000
Washington Territory.....	623,300	339,761	175,100	67,400	160,600	89,900	106,600	21,900
West Virginia.....	267,550	142,350	338,900	230,900	271,100	129,000	433,500	247,800
Wisconsin.....	2,961,230	1,453,930	1,688,700	827,700	1,558,900	827,400	2,436,600	1,363,900
Wyoming Territory.....	91,000	41,000	11,500	2,700	9,400	2,000	159,000	9,000
Totals.....	\$84,505,024	\$48,875,131	\$81,280,900	\$44,641,900	\$74,643,400	\$42,525,000	\$77,703,700	\$44,464,700
Canada.....	5,605,940	3,047,341	8,237,400	3,701,600	5,194,600	2,359,800	7,159,000	3,856,000

	1878.		1877.		1876.	
	Total Losses.	Total Losses to Ins. Co's.	Total Losses.	Total Losses to Ins. Co's.	Total Losses.	Total Losses to Ins. Co's.
UNITED STATES.						
Alabama.....	\$613,500	\$326,000	\$382,100	\$244,200	\$353,300	\$234,100
Arizona Territory.....	15,500	.....	.....	.....	.....	.....
Arkansas.....	532,400	201,400	358,700	176,100	778,200	263,600
California.....	2,227,400	850,300	2,428,800	1,119,200	2,979,700	1,148,800
Colorado.....	219,700	82,600	273,000	107,000	78,600	31,400
Connecticut.....	1,270,700	813,900	2,334,400	1,471,100	1,423,900	841,200
Dakota Territory.....	200,400	36,200	123,900	5,800	40,300	4,100
Delaware.....	188,300	101,500	637,000	299,900	146,600	75,600
District of Columbia.....	44,400	23,600	1,095,800	62,600	35,400	27,000
Florida.....	400,600	205,400	216,600	96,501	168,600	89,700
Georgia.....	1,290,200	693,700	470,400	228,800	634,500	320,000
Idaho Territory.....	10,000	2,500	3,831,000	2,405,700	3,083,100	1,631,900

	1876.		1877.		1878.	
	Total Losses.	Total Losses to Ins. Co's.	Total Losses.	Total Losses to Ins. Co's.	Total Losses.	Total Losses to Ins. Co's.
UNITED STATES.—Continued.						
Illinois.....	\$3,011,200	\$1,714,400	\$2,037,600	\$1,154,000	\$1,940,600	\$842,800
Indiana.....	2,041,400	831,800	5,000	.....	8,000	3,200
Indian Territory.....	10,000	.....	1,504,200	707,600	1,404,400	535,600
Iowa.....	1,443,300	746,200	390,700	163,900	570,400	193,300
Kansas.....	418,500	131,700	908,800	598,800	1,743,700	812,800
Kentucky.....	958,200	433,800	640,800	309,100	1,137,900	650,000
Louisiana.....	907,700	624,300	1,385,900	827,300	1,479,700	849,800
Maine.....	1,768,800	1,186,500	723,200	445,300	987,600	668,900
Maryland.....	855,200	510,500	5,603,300	3,734,200	5,481,400	3,389,800
Massachusetts.....	5,567,500	3,907,700	3,218,800	1,620,600	2,896,700	1,470,800
Michigan.....	2,971,000	1,578,800	898,300	480,500	715,400	343,900
Minnesota.....	1,766,000	1,059,600	295,100	87,500	608,400	337,500
Mississippi.....	656,500	296,400	2,762,600	1,754,300	1,240,500	704,600
Missouri.....	2,060,100	1,187,400	270,000	135,200	132,900	59,600
Nebraska.....	351,400	156,600	59,400	17,900	70,500	18,800
Nevada.....	363,500	92,300	805,800	443,100	942,500	515,000
North Carolina.....	537,400	265,000	2,012,900	1,153,200	2,084,100	1,091,600
New Hampshire.....	1,026,700	659,700	.....	.....	15,000	.....
New Jersey.....	2,371,000	1,426,500	11,456,400	7,359,500	14,090,000	6,482,500
New York.....	9,397,600	6,297,400	566,400	247,100	118,600	48,700
Ohio.....	3,757,400	2,158,800	3,594,800	1,845,800	3,685,700	1,690,000
Oregon.....	467,900	192,700	183,800	77,400	193,200	97,200
Pennsylvania.....	6,329,100	3,638,000	8,411,800	3,097,600	5,871,700	3,124,400
Rhode Island.....	453,800	306,700	1,194,000	896,300	964,000	612,100
South Carolina.....	475,400	202,500	619,200	308,900	925,700	426,200
Tennessee.....	1,406,000	621,100	518,600	281,200	747,100	338,300
Texas.....	1,444,400	708,200	2,506,500	1,634,900	1,500,300	700,000
Utah Territory.....	384,700	38,400	105,700	26,200	51,500	12,700
Vermont.....	870,500	546,700	1,051,100	586,000	945,900	569,500
Virginia.....	760,200	427,300	249,300	131,400	465,100	248,700
Washington Territory.....	25,800	1,000	100	.....	.....	.....
West Virginia.....	354,000	162,000	247,300	135,200	576,300	203,100
Wisconsin.....	2,011,000	1,116,300	1,887,800	922,000	1,301,600	665,700
Wyoming Territory.....	29,600	3,500	900	.....	12,000	.....
Totals.....	\$64,315,900	\$36,575,900	\$68,265,800	\$37,398,900	\$64,630,600	\$34,374,500
Canada.....	5,950,500	3,102,700	29,261,000	10,637,700	9,145,200	3,887,600

LOSSES DURING EIGHT YEARS IN THE UNITED STATES AND CANADA.

	1882.	1881.	1880.	1879.	1878.	1877.	1876.	1875.	Totals.
UNITED STATES.									
Aggregate loss.....	\$84,505,024	\$81,280,900	\$74,643,400	\$77,703,700	\$64,315,900	\$68,265,800	\$64,630 600	\$78,102,285	\$593,447,609
Aggregate loss to insurance companies.	48,875,131	44,641,900	42,525,000	44,464,700	36,575,900	37,398,900	34,374,500	39,225,400	328,181,431
CANADA.									
Aggregate loss.....	5,605,940	8,237,400	5,194,600	7,159,000	5,950,500	29,261,000	9,145,200	8,225,750	78,779,390
Aggregate loss to insurance companies.	3,047,341	3,701,600	2,359,800	3,856,000	3,102,700	10,637,700	3,887,600	4,306,300	34,899,041

NUMBER OF FIRES EACH MONTH, FOR SEVEN YEARS, IN THE UNITED STATES AND CANADA.

YEAR.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Totals.
1882 .....	899	768	891	881	891	743	861	897	902	921	1,052	1,170	10,876
1881 .....	954	873	1,030	1,153	742	610	863	1,006	788	882	874	819	10,594
1880 .....	815	948	1,027	1,103	918	794	912	983	827	1,006	939	932	11,204
1879 .....	1,106	1,132	1,299	1,367	1,294	849	836	948	831	1,078	1,176	933	12,849
1878 .....	956	776	1,188	972	894	833	1,048	1,095	932	1,275	1,099	1,003	12,071
1877 .....	953	838	821	876	900	840	739	912	847	902	870	903	10,401
1876 .....	484	659	767	788	742	573	903	844	715	940	852	1,034	9,301
Totals .....	6,167	5,994	7,023	7,140	6,381	5,242	6,162	6,685	5,842	7,004	6,862	6,794	77,296

STRENGTH OF PAPER.—One of the most remarkable things about paper is its strength. As an illustration of this, a note on the Bank of England twisted into a kind of rope can suspend as much as three hundred and twenty-nine pounds upon one end of it, and not be injured in the least. There is an article made of paper in the shape of a small kitchen or house truck on wheels, used for wheeling loads around the house. The sides

and bottom of this are made of finely compressed paper, and it is capable of bearing a weight of five tons. There are bath-tubs and pots made in the same manner, by compressing the paper made out of linen fibers, which is painted over with a composition which becomes part of the paper, and is fire-proof. The tubs never leak, or may be put on the fire, and will not burn. It is almost impossible to break them

CAUSES OF FIRES DURING 1882.

CAUSES.	No.	CAUSES.	No.
Accidents.....	49	Fireworks.....	18
Ashes and hot coals.....	38	Fumigation.....	1
Extinguishing stumps.....	1	Gas jets.....	33
Burglars.....	7	Gas machines.....	1
Burning out hornets.....	1	Gas stoves.....	4
Boat fires.....	14	Heating apparatus.....	3
Burning off old paint.....	1	Incendiary.....	1,304
Carelessness (not otherwise given).....	17	Ignition—Grease or oils.....	18
Cigar stubs and tobacco pipes.....	44	"    Matches by sun.....	1
Christmas trees.....	1	"    Volatile oils.....	19
Collisions (railroad).....	7	"    Tar, resin or wax.....	9
Candles.....	14	"    Paints und varnish.....	11
Children playing with fire.....	10	Lamp & lantern accidents (except explosions).....	72
Coffee roasters.....	4	Lightning.....	217
Defective fires.....	446	Lighting fires with kerosene.....	3
Defective heating apparatus.....	15	Matches—Careless use of.....	62
Defective lighting apparatus.....	1	"    Children playing with.....	59
Drunk men.....	4	"    By rats and mice.....	10
Engines and boilers (stationary).....	89	Mischievous children.....	19
Exposure.....	3,904	Not reported.....	4,408
Explosions—Alcohol and benzine.....	6	Overheated or defective ovens.....	7
"    Boilers.....	2	Oil pipes, bursting of.....	2
"    Chemicals.....	7	Open fireplaces and grates.....	10
"    Flour dust.....	2	Oil stove accidents (except explosions).....	14
"    Gas.....	11	Plumbers' furnaces.....	7
"    Gasoline.....	9	Smokestacks.....	7
"    Oil stoves.....	17	Smoking out mosquitoes.....	1
"    Varnish.....	5	Sparks (from all sources except locomotives).....	256
"    Lamps, lanterns, etc.....	150	Sparks from locomotives.....	64
"    Naphtha.....	5	Spontaneous combustion.....	203
"    Coal stoves.....	2	Steam pipes.....	11
"    Steam heaters.....	1	Stovepipes.....	24
"    Sulphuric acid.....	1	Stoves.....	125
"    Unknown causes.....	14	Sun acting on lenses.....	1
Electric Wires.....	6	Tramps.....	22
Friction in machinery.....	62	Torches.....	1
Forest and prairie fires.....	35	Thawing water pipes.....	2
Furnaces.....	66	Unknown.....	955
Firecrackers.....	25		

PRINCIPAL AGRICULTURAL PRODUCTS.

CEREALS.	1840.	1850.	1860.	1870.	1880.
Wheat, bushels.....	3,682,272	100,485,944	173,104,924	287,745,626	459,479,505
Indian Corn, bushels.....	377,531,875	502,071,104	838,792,742	760,944,549	1,754,861,535
Oats, bushels.....	123,071,341	146,584,179	172,643,185	282,107,157	407,858,999
Barley, bushels.....	4,161,504	5,167,015	15,825,898	29,761,305	44,113,495
Rye, bushels.....	18,645,567	14,188,813	21,101,380	16,918,795	19,831,595
Buckwheat, bushels.....	7,291,743	8,956,912	17,571,818	9,821,721	11,817,327
FIBRES.					
Cotton, bales.....	2,177,835	2,469,093	5,387,052	3,011,996	5,737,257
Flax, lbs.....		7,709,676	4,720,145	27,133,034	
Wool, lbs.....	35,802,114	52,516,959	60,264,913	100,102,387	
OTHER STAPLES.					
Hay, tons.....	10,248,108	13,838,642	19,083,896	27,316,048	
Hops, lbs.....	1,238,502	3,497,029	10,991,996	25,456,669	
Rice, lbs.....	80,841,422	215,313,497	187,167,032	73,635,021	
Tobacco, lbs.....	219,163,319	199,752,655	434,209,461	262,735,341	472,661,159
Butter and Cheese, lbs.....		418,881,199	563,345,299	567,584,836	
Potatoes, bushels.....	108,298,060	104,066,044	153,243,893	165,047,297	

NOTE.—The figures for production given in the above table are taken from the published census returns at the respective periods.



# INFORMATION RELATING TO FOR

## BRITISH LIFE INSU

The following table, exhibiting the transactions and financial standing of the British Life insurance in The Review Almanack for 1883. The Almanack gives similar details for ten years, or since the Life two years, and a table showing the aggregates for ten years :

NAME OF COMPANY.	Date when Established.	Mutual or Proprietary.	Capital Subscribed.	Amount Paid-up.	Date to which Last Accounts are Made up.	Number of Policies in Force.	Approximate Amounts Assured.
			£	£			£
Albion*	1864	Proprietary	-----	5,400	Dec. 1875	-----	224,000
Alliance, British and Foreign†	1824	"	5,000,000	550,000	Dec. 1881	5,300	3,550,000
Argus	1833	"	280,000	70,000	Dec. 1881	-----	1,145,000
Atlas†	1808	"	1,200,000	144,000	Dec. 1881	5,871	3,659,100
British Empire Mutual	1847	Mutual	-----	-----	Dec. 1881	14,000	3,733,000
British Equitable	1854	Proprietary	100,000	45,051	Jan. 1882	25,630	4,715,799
Briton, Limited	-----	-----	-----	50,000	Dec. 1881	-----	300,000
Briton Medical and General	1854	Proprietary	200,000	35,420	Dec. 1880	17,124	4,537,029
Caledonian†	1833	"	300,000	47,281	Dec. 1881	4,632	2,000,000
Church of England†	1840	"	1,000,000	40,000	Dec. 1881	-----	2,570,000
City of Glasgow	1838	"	600,000	60,000	Jan. 1882	10,841	5,237,284
Clergy Mutual	1829	Mutual	-----	-----	May 1882	8,350	7,224,362
Clerical, Medical and General	1824	Proprietary	500,000	50,000	June 1882	9,925	6,345,373
Colonial	1867	"	39,838	33,000	Dec. 1880	1,653	336,466
Commercial Union†	1861	"	2,500,000	250,000	Dec. 1881	-----	3,500,000
Crown	1825	"	308,000	279,130	Mar. 1882	9,425	5,464,233
Customs Annuity & Benevolent Fund.	-----	Mutual	-----	-----	Jan. 1881	-----	-----
Eagle	1807	Proprietary	1,688,670	167,867	Dec. 1881	-----	9,340,000
Economic	1823	Mutual	-----	-----	Dec. 1881	10,220	8,307,764
Edinburgh	1823	Proprietary	500,000	75,000	Mar. 1882	9,511	5,600,000
Emperor	1853	"	13,850	7,429	Mar. 1881	3,360	429,352
English and Scottish Law	1839	"	1,000,000	70,000	Dec. 1881	-----	4,329,217
Equitable	1762	Mutual	-----	-----	Dec. 1881	3,967	6,027,851
Equity and Law	1844	Proprietary	1,000,000	60,000	Dec. 1881	2,826	5,276,736
Friends' Provident	1832	Mutual	-----	-----	Nov. 1881	5,609	4,492,071
General†	1837	Proprietary	1,000,000	54,225	Dec. 1881	-----	3,000,000
Great Britain Mutual	1844	Mutual	-----	-----	Dec. 1880	9,615	2,500,000
Gresham	1848	Proprietary	100,000	21,712	June 1881	-----	11,500,000
Guardian†	1821	"	2,000,000	1,000,000	Dec. 1881	4,798	4,268,322
Hand-in-Hand†	1696	Mutual	-----	-----	Dec. 1881	3,911	4,000,000
Imperial*	1820	Proprietary	750,000	184,926	Oct. 1881	3,547	2,900,000
Imperial Union	1866	"	108,360	8,647	Dec. 1879	-----	229,000
Lancashire†	1852	"	2,000,000	200,000	Dec. 1881	6,270	2,152,998
Law	1823	"	1,000,000	1,000,000	Dec. 1881	6,028	7,910,714
Law Union†	1854	"	250,000	60,000	Nov. 1881	3,279	2,812,759
Legal and General	1836	"	1,000,000	160,000	Dec. 1881	3,214	5,841,000
Life Association of Scotland	1838	"	400,000	500	Apr. 1882	26,347	11,582,723
Liverpool and London and Globet	1836	"	2,000,000	140	Dec. 1881	-----	7,550,000
London Assurance†	1720	"	896,550	14,175	Dec. 1881	6,613	5,546,805
London and Lancashire	1862	"	100,000	13,590	Dec. 1881	-----	1,700,000
London and Provincial Law	1845	"	1,000,000	127,518	Dec. 1881	2,266	2,639,875
London and Southwark†	1864	"	500,000	55,323	Dec. 1880	-----	-----
London Life Association	1806	Mutual	-----	-----	June 1881	7,197	8,998,276
Manchester Provident*	1866	Proprietary	-----	6,434	Mar. 1877	-----	205,550
Marine and General	1852	Mutual	-----	-----	Dec. 1881	3,295	661,817
Masonic	1868	Proprietary	-----	19,384	Sept. 1878	-----	160,750
Metropolitan	1835	Mutual	-----	-----	Jan. 1882	6,039	5,008,756
Midland Counties†	1851	Proprietary	-----	30,000	Mar. 1882	-----	91,000
Mutual	1814	Mutual	-----	-----	Dec. 1881	4,557	2,687,237
National of Ireland†	1822	Proprietary	1,000,000	100,000	Dec. 1881	-----	410,000
National Guardian	1865	"	16,510	9,822	June 1882	89	14,069
National Life	1830	Mutual	-----	-----	Dec. 1881	2,033	2,470,104
National Provident	1835	"	-----	-----	Nov. 1881	-----	10,300,000
North British and Mercantile†	1809	Proprietary	2,000,000	350,000	Dec. 1881	15,573	11,141,707
Northern†	1836	"	2,000,000	150,000	Dec. 1881	9,344	5,300,000
Norwich Union	1808	Mutual	-----	-----	Dec. 1881	-----	5,340,161
Patriotic of Ireland†	1824	Proprietary	1,250,000	121,984	July 1882	-----	331,400
Pearl	1864	"	4,350	2,086	June 1882	-----	900,000
Pelican	1797	"	Stock	159,756	Dec. 1881	-----	2,949,200
Positive	1872	"	-----	253,727	Dec. 1881	1,304	481,869
Protector	1853	"	-----	19,041	Dec. 1880	-----	77,750
Provident	1806	"	250,000	47,552	Dec. 1882	-----	6,150,000
Provident Clerks	1840	Mutual	-----	-----	Dec. 1881	10,351	2,251,808

EIGN INSURANCE COMPANIES.

RANCE COMPANIES.

companies for the year 1879-81 (embracing the latest reports available), we compile from tables published Assurance Companies Act of 1870 went into effect, but we content ourselves with giving the details for

AMOUNT OF ACCUMULATED LIFE ASSURANCE FUND AT COMMENCEMENT OF FINANCIAL YEAR.		LIFE PREMIUMS (RE-ASSURANCES DEDUCTED.)		INTEREST AND MISCELLANEOUS RECEIPTS.		TOTAL RECEIPTS DURING THE YEAR (LIFE BUSINESS ONLY).		NEW POLICIES ISSUED (EXCLUDING ANNUITIES.)	
1881.	1882.	1880.	1881.	1880.	1881.	1880.	1881.	1880.	1881.
£	£	£	£	£	£	£	£	£	£
1,137,836	1,191,154	101,884	103,909	48,747	49,282	150,727	153,284	398	-----
419,682	419,272	21,388	20,307	23,737	25,593	45,126	45,000	-----	-----
1,502,308	1,502,804	83,470	81,106	66,062	67,337	149,532	148,444	-----	-----
795,980	842,522	108,917	112,561	32,616	33,257	142,533	148,332	830	900
700,838	758,279	135,658	138,659	29,973	32,319	165,631	170,978	-----	2,112
22,918	25,007	19,361	19,059	2,061	2,084	22,125	21,154	603	368
642,381	653,346	128,555	-----	28,082	-----	156,637	-----	-----	-----
653,346	650,558	38,684	73,000	114,034	26,745	461,729	110,323	378	631
648,042	665,563	74,263	72,421	27,678	28,477	103,510	100,899	-----	-----
1,028,322	1,099,400	144,869	144,837	45,394	46,890	194,508	204,500	652	724
2,873,742	2,877,670	208,024	216,422	113,591	115,856	321,615	332,278	376	390
2,433,397	2,391,034	186,474	190,097	102,531	100,388	289,005	290,485	-----	559
10,993	-----	3,416	-----	656	-----	4,072	-----	-----	-----
658,160	733,028	100,660	105,009	27,570	28,561	130,812	137,428	-----	-----
1,312,176	1,350,948	141,310	139,807	55,789	59,665	199,199	199,471	430	492
625,425	-----	12,269	-----	45,326	-----	62,431	-----	-----	-----
2,884,087	2,896,745	232,931	132,291	131,876	147,912	364,808	379,895	-----	-----
3,470,703	3,518,141	221,224	148,027	145,898	157,562	367,102	375,688	-----	418
1,615,736	1,706,850	174,864	177,378	72,216	80,405	257,082	265,160	-----	1,033
11,346	-----	15,254	-----	632	-----	15,887	-----	405	405
1,036,313	1,112,649	128,799	132,291	40,310	50,809	181,425	195,965	-----	427
4,202,369	4,168,155	148,487	148,027	191,082	172,486	339,570	320,514	-----	152
1,610,633	1,664,603	131,226	132,911	70,491	61,067	222,955	204,543	186	227
1,531,888	-----	92,063	-----	65,284	-----	178,724	-----	288	247
639,802	687,440	111,070	116,821	28,731	29,399	140,756	148,585	1,500	1,540
135,126	-----	37,621	-----	4,965	-----	45,491	-----	-----	-----
2,886,077	3,082,975	480,288	494,583	119,243	137,373	723,823	781,727	5,365	6,584
1,373,341	1,390,927	115,827	112,173	60,603	72,101	176,436	184,274	414	393
1,962,028	2,000,161	144,738	144,614	105,546	92,413	209,055	244,540	-----	319
932,491	951,779	78,810	78,196	48,772	57,916	131,182	148,434	-----	-----
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
498,587	546,073	78,815	80,473	87,956	21,528	166,771	102,001	1,488	772
4,354,314	4,337,027	250,927	241,950	181,387	179,549	432,314	421,499	-----	195
520,208	575,074	72,079	73,068	24,443	25,837	107,894	119,667	266	264
1,809,860	1,834,213	137,996	136,606	83,610	69,194	221,627	205,801	160	161
2,313,716	2,432,943	334,700	337,727	103,850	100,661	452,347	450,103	1,808	1,816
3,174,302	3,302,783	225,316	223,573	137,519	139,265	419,317	428,239	633	630
2,761,885	2,772,907	151,561	152,994	73,562	78,025	230,916	236,908	-----	-----
203,124	242,916	70,939	83,251	20,379	9,305	91,319	92,556	1,279	1,310
841,044	851,157	75,080	72,131	76,126	47,974	152,890	121,212	104	83
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
3,610,245	-----	315,388	-----	156,942	-----	472,331	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
375,874	394,906	29,089	29,794	14,975	16,580	44,064	46,374	-----	-----
Nil.	-----	4,873	-----	765	-----	6,440	-----	-----	-----
1,634,451	1,672,413	151,990	153,695	68,158	70,103	220,143	223,797	-----	240
31,605	32,422	3,360	3,808	2,073	2,180	5,434	5,088	-----	-----
1,012,538	1,056,600	80,987	81,099	45,312	46,740	126,300	127,839	-----	173
163,876	166,921	14,556	14,840	6,677	6,555	21,751	27,679	-----	-----
7,241	7,610	333	184	505	362	839	546	-----	-----
769,555	797,172	70,278	77,005	37,320	35,098	107,609	115,558	-----	-----
3,802,698	3,871,190	320,728	319,362	153,812	159,424	475,047	479,722	798	916
3,433,448	2,508,106	315,065	328,991	135,734	150,574	450,810	548,343	1,168	917
1,553,028	1,598,457	168,509	181,331	59,712	63,427	232,261	251,355	-----	-----
1,930,935	1,893,852	151,701	147,978	83,125	91,189	234,827	239,167	628	606
100,462	102,242	11,006	10,665	4,525	4,378	15,601	15,403	-----	-----
42,817	54,465	91,458	110,284	1,535	1,991	92,928	112,275	147,207	201,194
1,092,017	1,104,082	90,262	91,817	64,820	57,081	115,082	148,898	-----	-----
174,530	205,659	36,908	41,999	9,228	15,059	46,135	57,058	-----	335
18,866	-----	1,974	-----	999	-----	3,193	-----	-----	-----
2,073,119	2,156,237	184,497	197,987	88,416	90,830	277,913	288,817	-----	967
950,528	1,033,147	102,754	104,397	43,709	48,318	155,056	165,133	867	802

BRITISH LIFE INSURAN

NAME OF COMPANY.	Date when Established.	Mutual or Proprietary.	Capital Sub- scribed.	Amount Paid-up.	Date to which Last Ac- counts are Made up.	Number of Policies in Force.	Approxi- mate Amounts Assured.
			£	£			£
Provincial.....	1852	Proprietary	200,000	24,588	Dec. 1881	4,408	1,083,303
Prudential.....	1848	"	49,700	24,920	Dec. 1881	4,854,135	48,801,263
Queen †.....	1857	"	1,798,000	180,035	Dec. 1881	4,006	1,800,000
Reliance.....	1840	Mutual	.....	.....	Dec. 1881	7,355	3,700,000
Rock.....	1806	Proprietary	1,000,000	1,172,406	Dec. 1881	3,880	4,100,000
Royal†.....	1845	"	1,927,300	289,545	Dec. 1881	17,466	8,169,191
Royal Exchange †.....	1720	"	Stock	682,219	Apr. 1882	5,708	4,639,646
Royal Farmers and General †.....	1840	"	500,000	72,962	Dec. 1881	.....	366,000
Sceptre.....	1864	"	45,425	10,485	Dec. 1882	5,610	1,045,711
Scottish Amicable.....	1826	Mutual	.....	.....	Dec. 1881	13,983	8,618,646
Scottish Commercial†.....	1865	Proprietary	800,000	170,000	Jan. 1879	.....	.....
Scottish Equitable.....	1831	Mutual	.....	.....	Mar. 1882	13,712	8,443,660
Scottish Imperial†.....	1865	Proprietary	500,000	50,000	Dec. 1881	1,452	750,000
Scottish Metropolitan.....	.....	.....	.....	24,000	May 1882	.....	340,730
Scottish National †.....	1841	Proprietary	200,000	60,000	May 1876	.....	.....
Scottish Provident.....	1837	Mutual	.....	.....	Dec. 1881	25,109	14,749,536
Scottish Provincial †.....	1825	Proprietary	1,000,000	60,000	Jan. 1882	11,482	4,567,327
Scottish Union†.....	1824	"	4,151,420	282,571	July 1881	15,837	10,500,000
Scottish Widows.....	1815	Mutual	.....	.....	Dec. 1881	.....	22,619,326
Security.....	1870	Proprietary	.....	.....	Dec. 1875	.....	25,000
Sovereign.....	1845	"	180,000	58,500	Dec. 1881	7,282	2,284,464
Standard.....	1825	"	500,000	120,000	Nov. 1881	30,502	19,820,014
Star.....	1843	"	100,000	5,000	Dec. 1881	.....	6,300,000
Sun.....	1810	"	Stock	327,042	June 1882	.....	4,750,000
Union †.....	1714	"	300,000	30,000	June 1882	6,037	3,245,971
United Kent.....	1824	"	.....	130,463	Mar. 1882	.....	780,000
United Kingdom, Limited.....	1866	"	5,375	1,153	Dec. 1880	.....	490,000
United Kingdom Temperance.....	1840	Mutual	.....	.....	Dec. 1881	37,738	8,362,045
Universal.....	1834	Proprietary	500,000	55,000	Dec. 1881	3,184	2,988,078
University.....	1825	"	600,000	30,000	May 1882	1,541	1,679,115
Wesleyan and General.....	1841	"	.....	.....	Dec. 1881	.....	228,500
Western Counties and London.....	1861	Mutual	.....	.....	Jan. 1882	.....	460,000
West of England†.....	1807	Proprietary	.....	210,000	Dec. 1881	7,704	3,600,000
Westminster and General.....	1836	"	100,000	21,863	Dec. 1881	3,939	1,561,765
Whittrington.....	1855	"	71,150	21,760	Apr. 1882	.....	1,200,000
Yorkshire †.....	1824	"	.....	50,000	Feb. 1882	2,509	1,360,893
Yorkshire Provident, Limited.....	.....	.....	.....	275	July 1881	.....	.....
Total.....	.....	.....	.....	.....	.....	.....	442,841,472

\* In liquidation. † Also transact fire business. ‡ Also transact fire and marine business.

NAME OF COMPANY.	PREMIUMS RE- CEIVED (EXCLUDING ANNUITIES) ON NEW BUSINESS.		AMOUNTS ASSURED (EXCLUDING ANNUITIES) ON NEW BUSINESS.		AMOUNTS PAID ON CLAIMS, INCLUDING BONUS.	
	1880.	1881.	1880.	1881.	1880.	1881.
	£	£	£	£	£	£
Albion *	.....	.....	.....	.....	.....	.....
Alliance, British and Foreign†.....	.....	.....	340,140	.....	117,778	83,970
Argus.....	.....	.....	.....	.....	48,737	37,641
Atlas†.....	.....	.....	.....	.....	135,517	130,604
British Empire Mutual.....	11,321	13,052	320,042	420,168	64,965	67,420
British Equitable.....	.....	12,064	.....	402,847	61,795	71,702
Briton, Limited.....	4,902	3,232	165,728	106,199	7,025	6,100
Briton Medical and General.....	.....	.....	.....	.....	127,039	.....
Caledonian†.....	a 7,152	7,844	a 200,206	279,004	a 39,050	51,341
Church of England†.....	.....	.....	.....	.....	67,154	60,972
City of Glasgow.....	11,083	10,264	356,810	313,950	91,098	93,843
Clergy Mutual.....	7,818	9,478	247,350	310,940	117,758	148,457
Clerical, Medical and General.....	.....	9,349	.....	325,806	113,712	137,310
Colonial.....	.....	.....	.....	.....	1,783	.....
Commercial Union†.....	10,664	9,571	324,806	.....	64,418	45,569
Crown.....	8,390	9,803	265,820	302,505	142,641	126,134
Customs Annuity and Benevolent Fund.....	.....	.....	.....	.....	50,014	.....
Eagle.....	.....	18,228	.....	490,794	299,322	316,238
Economic.....	.....	8,816	.....	269,335	230,581	299,740

CE COMPANIES—Continued.

AMOUNT OF ACCUMULATED LIFE ASSURANCE FUND AT COMMENCEMENT OF FINANCIAL YEAR.		LIFE PREMIUMS (RE-ASSURANCES DEDUCTED).		INTEREST AND MISCELLANEOUS RECEIPTS.		TOTAL RECEIPTS DURING THE YEAR (LIFE BUSINESS ONLY).		NEW POLICIES ISSUED (EXCLUDING ANNUITIES).	
1881.	1882.	1880.	1881.	1880.	1881.	1880.	1881.	1880.	1881.
£	£	£	£	£	£	£	£	£	£
260,702	265,893	32,097	32,395	12,851	11,341	45,062	43,743	-----	-----
1,982,032	2,466,076	1,728,880	1,990,752	66,788	81,520	1,802,328	2,077,405	4,898,509	-----
365,537	408,464	61,581	64,056	15,368	16,653	78,052	82,804	585	617
515,936	537,739	80,979	81,176	22,489	23,005	104,111	104,181	-----	379
2,037,566	2,064,352	135,463	132,554	156,404	146,897	291,867	279,451	-----	231
2,593,747	2,737,858	247,190	250,181	105,176	110,517	391,446	388,231	-----	-----
1,928,022	1,997,468	132,646	129,345	105,115	87,282	230,311	220,821	-----	-----
115,901	116,008	8,841	8,354	5,197	5,214	14,038	13,568	-----	-----
134,655	155,671	33,296	35,608	-----	7,544	39,887	43,153	-----	849
2,211,834	2,315,721	186,866	188,632	104,304	109,862	293,548	307,481	728	723
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
2,489,481	2,544,900	220,660	223,474	102,052	103,938	322,713	327,412	913	946
113,285	136,316	33,734	39,252	4,200	5,043	38,635	44,975	471	573
18,148	24,974	10,429	13,695	1,487	1,758	15,485	15,730	-----	512
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
3,861,257	4,109,537	372,373	391,751	163,733	163,165	559,486	569,474	-----	2,206
1,148,694	1,191,563	130,875	132,393	45,269	47,141	178,692	181,646	650	667
2,110,112	2,241,278	265,863	276,818	84,749	87,196	373,433	373,417	1,168	1,171
7,413,267	7,697,893	638,736	661,679	303,799	309,950	949,942	981,773	2,683	2,224
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
616,577	596,772	67,000	52,228	28,488	18,853	100,117	73,986	332	-----
5,340,835	5,531,457	584,084	601,225	221,598	232,834	873,787	866,585	2,252	2,286
1,725,176	1,866,738	214,510	225,730	74,225	75,622	292,375	309,363	2,153	2,260
1,627,731	1,711,996	128,896	129,109	82,677	104,732	211,573	233,841	-----	-----
940,239	980,353	104,948	104,332	46,755	50,896	151,703	155,228	567	653
342,075	351,287	20,512	20,900	23,242	20,088	45,116	43,828	-----	-----
17,078	-----	25,250	-----	130	-----	25,379	-----	48,447	69,218
2,838,081	3,020,942	246,211	244,789	150,537	138,363	400,931	385,867	2,198	2,045
1,016,690	-----	116,282	-----	54,785	-----	171,067	-----	-----	-----
963,335	989,385	52,024	51,320	37,519	42,977	89,543	94,297	-----	-----
80,744	88,012	35,512	71,227	3,128	6,464	38,946	77,691	-----	-----
42,163	40,785	18,403	18,001	1,861	1,880	20,264	19,953	-----	837
959,299	972,790	94,058	92,109	47,167	46,839	141,226	138,498	265	300
405,271	431,494	46,110	46,653	18,076	29,387	69,878	80,473	233	-----
87,542	98,523	45,399	47,055	5,133	4,634	50,683	52,204	-----	598
525,320	540,468	39,383	40,093	23,144	22,934	70,669	71,678	-----	-----
690	-----	1,231	-----	25	-----	1,256	-----	-----	-----
124,021,326	122,224,094	13,345,135	13,098,322	5,625,736	5,321,653	19,404,015	19,002,301	-----	-----

a Seven and a half months only.

AMOUNTS PAID AS ANNUITIES.		AMOUNTS PAID FOR SURRENDERED POLICIES, CASH BONUSES, REDUCED PREMIUMS, ETC.		DIVIDENDS PAID TO SHAREHOLDERS ON LIFE ACCOUNT ONLY.		EXPENSES ON LIFE ACCOUNT ONLY.		TOTAL PAYMENTS ON LIFE ACCOUNT.	
1880.	1881.	1880.	1881.	1880.	1881.	1880.	1881.	1880.	1881.
£	£	£	£	£	£	£	£	£	£
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
192	100	5,536	4,142	Nil	Nil	7,062	7,629	135,245	99,966
351	351	1,354	2,124	4,200	4,200	1,496	1,530	56,524	46,210
Nil	Nil	11,011	4,217	3,094	1,735	7,752	7,066	161,728	147,967
1,766	2,085	26,935	9,062	-----	-----	13,279	14,439	115,080	100,791
40	40	6,320	5,665	2,750	2,750	24,298	23,715	105,838	113,537
806	632	179	536	1,250	1,875	9,878	8,468	21,202	19,064
1,511	-----	12,507	-----	1,416	-----	8,482	-----	150,957	-----
22,902	3,939	a 2,634	4,308	Nil	Nil	24,930	9,920	251,429	73,116
1,876	1,839	4,801	5,612	4,594	4,564	8,095	7,826	89,480	83,377
5,924	5,953	7,897	6,620	7,081	7,087	13,302	13,923	131,546	133,422
2,254	1,596	47,251	152,332	-----	-----	10,791	15,282	178,579	328,769
1,209	1,259	19,770	106,718	Nil	60,000	13,565	20,407	157,513	332,848
228	-----	127	-----	Nil	Nil	1,090	-----	3,714	-----
1,109	1,404	5,469	4,224	Nil	Nil	6,833	6,838	82,321	62,560
1,935	1,385	17,122	14,347	27,411	Nil	14,018	12,170	209,742	160,700
6,258	-----	21	-----	-----	-----	1,394	-----	58,315	-----
6,831	6,387	16,151	11,344	8,676	8,676	17,317	16,844	356,395	367,237
1,146	1,379	8,765	5,562	-----	-----	13,411	13,856	261,610	328,206

## BRITISH LIFE INSURAN

NAME OF COMPANY.	PREMIUMS RECEIVED (EXCLUDING ANNUITIES) ON NEW BUSINESS.		AMOUNTS ASSURED (EXCLUDING ANNUITIES) ON NEW BUSINESS.		AMOUNTS PAID ON CLAIMS, INCLUDING BONUS.	
	1890.	1891.	1890.	1891.	1890.	1891.
Edinburgh.....	£	£	£	£	£	£
Emperor.....	-----	17,051	-----	475,729	109,620	116,392
English and Scottish Law.....	-----	-----	51,292	-----	8,199	-----
Equitable.....	6,927	13,453	-----	326,610	92,061	74,642
Equity and Law.....	12,663	12,791	366,842	198,700	277,348	326,809
Friends' Provident.....	-----	6,546	211,636	389,991	74,602	99,805
General†.....	17,791	18,710	513,695	-----	78,877	-----
Great Britain Mutual.....	-----	-----	-----	548,360	72,168	64,426
Gresham.....	65,961	74,835	1,935,031	2,241,290	43,566	-----
Guardian†.....	11,045	6,916	265,800	226,986	348,074	342,793
Hand-in-Hand†.....	-----	7,180	-----	229,050	145,958	147,142
Imperial.....	-----	-----	-----	-----	73,390	112,260
Imperial Union*.....	-----	-----	-----	-----	81,749	74,836
Lancashire†.....	18,913	9,467	631,020	305,935	42,549	38,020
Law.....	-----	11,070	-----	346,155	302,747	398,098
Law Union†.....	10,383	11,355	260,696	278,301	40,777	43,099
Legal and General.....	10,154	7,078	273,980	196,000	129,458	148,926
Life Association of Scotland.....	27,029	23,974	830,499	757,087	219,767	191,283
Liverpool and London and Globe†.....	12,476	13,854	397,202	406,909	201,686	207,266
London Assurance†.....	-----	-----	-----	-----	157,909	130,149
London and Lancashire.....	15,459	18,318	453,687	505,265	28,114	34,248
London and Provincial Law.....	4,341	3,020	128,939	90,832	72,545	59,634
London and Southwark†.....	-----	-----	-----	-----	-----	-----
London Life Association.....	-----	-----	-----	-----	200,188	-----
Manchester Provident*.....	-----	-----	-----	-----	-----	-----
Marine and General.....	-----	-----	-----	-----	15,893	14,670
Masonic.....	-----	-----	-----	-----	2,500	-----
Metropolitan.....	-----	6,519	-----	205,200	97,495	104,846
Midland Counties†.....	-----	-----	-----	-----	5,276	2,804
Mutual.....	-----	3,740	-----	103,012	84,677	67,147
National of Ireland†.....	-----	-----	-----	-----	13,740	13,487
National Guardian.....	-----	-----	-----	-----	Nil.	114
National Life.....	-----	-----	133,864	164,179	68,471	47,833
National Provident.....	12,446	12,184	380,200	368,500	306,696	293,970
North British and Mercantile†.....	35,796	28,650	988,340	848,047	283,678	293,174
Northern†.....	22,005	18,170	535,428	495,856	108,992	122,540
Norwich Union.....	8,278	7,887	251,909	263,421	218,971	235,427
Patriotic of Ireland†.....	-----	-----	-----	-----	11,325	11,546
Pearl.....	77,874	101,967	-----	-----	29,056	34,402
Pelican.....	-----	-----	-----	-----	88,533	78,309
Positive.....	-----	6,328	-----	134,810	17,977	14,602
Protector.....	-----	-----	-----	-----	1,200	-----
Provident.....	-----	19,908	-----	582,745	183,854	166,626
Provident Clerks.....	6,777	6,789	226,846	302,800	61,390	56,100
Provincial.....	-----	-----	-----	-----	25,625	23,532
Prudential.....	-----	-----	-----	-----	632,652	709,430
Queen†.....	-----	7,690	292,137	236,706	35,429	26,695
Reliance.....	-----	8,285	-----	247,425	58,274	56,975
Rock.....	-----	6,432	-----	210,680	127,721	173,933
Royal†.....	17,274	18,215	499,072	521,742	170,218	172,701
Royal Exchange†.....	-----	-----	-----	-----	148,784	116,825
Royal Farmers and General†.....	-----	-----	-----	-----	16,837	10,060
Sceptre.....	-----	4,559	-----	156,325	10,019	11,807
Scottish Amicable.....	19,168	23,244	489,762	499,275	146,366	168,964
Scottish Commercial†.....	-----	-----	-----	-----	-----	-----
Scottish Equitable.....	18,770	21,567	550,625	621,018	205,301	231,976
Scottish Imperial†.....	7,709	8,305	228,905	246,883	11,887	12,194
Scottish Metropolitan.....	-----	-----	-----	152,439	4,206	2,100
Scottish National†.....	-----	-----	-----	-----	-----	-----
Scottish Provident.....	-----	38,338	-----	1,063,109	207,623	203,457
Scottish Provincial†.....	10,438	8,897	318,148	286,100	100,213	105,244
Scottish Union†.....	19,816	23,058	603,702	681,135	216,781	180,051
Scottish Widows.....	51,803	39,028	1,569,145	1,208,131	543,265	532,309
Security.....	-----	-----	-----	-----	-----	-----
Sovereign.....	4,597	-----	144,115	-----	75,103	44,129
Standard.....	46,694	46,141	1,436,701	1,408,544	505,728	466,862
Star.....	20,816	21,728	678,010	721,360	133,931	108,333
Sun.....	-----	-----	-----	-----	101,110	111,673
Union†.....	10,140	10,263	284,926	303,112	90,602	94,576
United Kent.....	-----	-----	-----	-----	23,751	22,222
United Kingdom, Limited.....	16,000	26,123	-----	-----	10,524	-----
United Kingdom Temperance.....	-----	18,523	587,061	517,846	139,468	142,797
Universal.....	6,191	5,308	148,340	120,825	112,100	-----
University.....	2,331	2,982	81,450	71,000	81,489	54,252
Wesleyan and General.....	-----	-----	-----	-----	17,470	39,889
Western Counties and London.....	-----	4,752	-----	151,100	7,715	8,570



## CE COMPANIES—Continued.

AMOUNTS PAID AS ANNUITIES.		AMOUNTS PAID FOR SURRENDERED POLICIES, CASH BONUSES, REDUCED PREMIUMS, ETC.		DIVIDENDS PAID TO SHAREHOLDERS ON LIFE ACCOUNT ONLY.		EXPENSES ON LIFE ACCOUNT ONLY.		TOTAL PAYMENTS ON LIFE ACCOUNT.	
1880.	1881.	1880.	1881.	1880.	1881.	1880.	1881.	1880.	1881.
£	£	£	£	£	£	£	£	£	£
13,028	14,152	15,748	9,550	9,000	9,000	16,470	16,939	171,935	174,046
Nil	-----	426	-----	352	-----	3,506	-----	13,680	-----
4,977	4,889	9,919	12,817	6,000	6,500	13,866	14,594	132,817	119,629
2,110	1,902	95,582	17,310	-----	-----	8,633	8,707	383,674	354,728
19,316	20,110	46,292	8,390	8,750	8,750	8,143	7,738	162,988	150,623
15,595	-----	3,641	-----	-----	-----	5,007	-----	99,319	-----
532	658	8,694	7,901	4,000	4,000	18,302	18,495	109,910	100,945
646	-----	7,087	-----	-----	-----	10,233	-----	67,730	-----
55,632	62,732	44,258	34,641	1,088	1,085	82,517	91,843	575,947	584,828
Nil	Nil	40,010	4,686	28,000	Nil	10,454	10,592	229,232	166,688
-----	8,132	71,864	73,288	-----	-----	10,454	10,559	165,380	206,396
2,285	2,580	6,086	12,460	7,500	26,250	7,903	9,849	108,712	129,146
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
411	500	13,057	7,204	Nil	Nil	5,550	5,721	68,213	58,814
Nil	Nil	51,728	20,522	Nil	Nil	11,622	9,936	375,942	438,786
8,383	9,103	11,665	2,660	16,189	Nil	6,542	6,566	86,826	14,801
1,372	1,366	12,488	7,618	12,000	12,000	9,742	9,976	171,261	115,773
19,857	19,107	53,114	59,016	10,626	11,470	33,922	37,337	349,337	330,876
57,811	58,287	12,595	9,516	Nil	Nil	15,611	15,427	296,936	299,759
9,872	9,602	18,667	54,425	16,520	14,233	10,213	12,021	218,391	225,887
Nil	Nil	3,815	2,380	675	675	13,516	14,350	52,003	58,795
1,152	1,257	4,453	10,621	6,000	31,045	4,488	5,051	92,093	111,099
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Nil	-----	211,439	-----	-----	-----	13,072	-----	424,700	-----
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
2,428	2,512	8,446	3,688	-----	-----	5,556	4,817	33,848	27,342
255	-----	52	-----	-----	-----	2,901	-----	6,153	-----
Nil	Nil	71,830	72,209	-----	-----	7,984	8,681	177,409	185,836
1,000	1,143	42	258	Nil	Nil	553	648	7,174	5,171
Nil	Nil	8,365	6,744	-----	-----	7,263	7,510	102,872	83,778
3,008	3,250	598	562	4,230	3,655	3,574	3,292	25,517	24,633
Nil	Nil	260	12	Nil	Nil	76	50	337	178
432	696	21,113	29,938	-----	-----	7,693	8,008	98,889	87,942
2,645	2,656	95,171	87,741	-----	-----	18,391	17,933	431,581	411,230
36,153	40,506	33,457	44,177	Nil	53,340	27,302	28,300	404,585	473,685
6,838	6,922	9,355	22,552	-----	35,432	8,960	9,654	142,379	205,926
12,883	11,317	8,948	9,065	-----	-----	13,022	14,309	260,602	276,850
Nil	Nil	212	798	Nil	-----	1,040	1,048	12,858	13,624
Nil	Nil	4	10	208	208	10,635	42,048	80,886	100,626
1,325	1,327	4,911	17,054	18,712	23,390	7,190	9,660	124,637	133,930
Nil	Nil	3,541	2,529	Nil	Nil	7,646	7,690	30,879	27,043
531	-----	1,258	-----	-----	-----	-----	-----	2,990	-----
65	30	16,859	7,850	2,307	2,464	17,785	18,148	230,417	205,699
6,989	7,444	6,474	4,818	-----	-----	9,947	10,169	88,442	82,516
738	677	1,969	4,947	Nil	3,258	4,446	4,398	34,509	38,547
3,553	3,747	4,908	4,924	1,246	1,246	247,375	287,380	1,412,783	1,593,361
1,072	1,123	4,099	3,704	Nil	Nil	4,546	4,516	49,004	39,877
1,707	1,650	7,460	6,327	-----	-----	13,579	13,747	84,824	82,378
59	59	13,080	14,949	85,000	85,000	11,074	11,554	241,277	289,974
22,521	23,302	27,984	20,971	Nil	Nil	15,253	15,423	247,315	244,120
3,190	4,474	8,779	14,292	112,606	113,483	10,147	10,246	289,242	151,379
78	78	523	1,031	Nil	Nil	1,110	1,035	18,912	12,562
Nil	Nil	1,055	1,110	629	629	4,555	5,070	19,320	22,137
7,005	7,093	14,162	6,866	-----	-----	14,701	15,127	187,764	203,595
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Nil	Nil	15,934	12,436	-----	-----	18,403	18,956	247,567	271,994
559	623	1,184	3,118	1,863	Nil	1,990	2,957	19,069	21,044
290	484	55	222	-----	960	3,736	4,358	8,723	8,876
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
12,061	12,674	14,369	17,706	-----	-----	28,654	33,639	271,307	276,194
4,037	4,053	12,357	10,300	-----	Nil	12,600	12,625	135,738	138,779
4,489	6,350	17,216	17,841	29,015	Nil	26,129	25,883	305,979	253,252
7,447	8,021	18,598	73,050	-----	-----	51,033	64,268	638,202	697,148
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
24,251	24,022	4,869	9,036	1,243	Nil	8,683	9,576	178,328	91,663
37,870	39,654	35,837	42,662	35,000	35,000	58,664	64,068	699,191	675,963
4,239	4,952	19,067	17,319	250	250	20,374	20,246	194,341	167,801
584	550	10,570	8,916	12,060	12,060	10,348	10,674	140,279	149,576
3	Nil	5,665	3,360	Nil	Nil	7,623	10,000	110,657	115,115
3,772	3,814	415	384	7,000	7,000	1,293	1,419	37,169	35,796
Nil	-----	Nil	-----	57	-----	3,558	-----	23,437	-----
2,859	3,350	20,849	24,483	197	277	13,924	16,278	192,928	203,006
170	-----	41,841	-----	12,750	-----	9,086	-----	179,284	-----
Nil	Nil	12,454	6,400	12,800	1,432	6,459	5,683	113,496	68,247
578	702	1,272	2,612	Nil	Nil	7,420	19,432	35,789	70,423
38	38	433	1,275	-----	-----	7,714	9,256	17,734	21,260



BRITISH LIFE INSURAN

NAME OF COMPANY.	PREMIUMS RE- CEIVED (EXCLUDING ANNUITIES) ON NEW BUSINESS.		AMOUNTS ASSURED (EXCLUDING ANNUITIES) ON NEW BUSINESS.		AMOUNTS PAID ON CLAIMS, INCLUDING BONUS.	
	1880.	1881.	1880.	1881.	1880.	1881.
	£	£	£	£	£	£
West of England †.....	4,182	4,273	126,098	131,917	168,453	110,556
Westminster and General.....	2,721	-----	94,157	-----	43,245	39,461
Whittington .....	-----	-----	243,382	181,997	24,775	22,638
Yorkshire ‡.....	-----	-----	-----	-----	51,049	41,279
Yorkshire Provident, Limited.....	-----	-----	-----	-----	549	-----
Total.....	-----	-----	-----	-----	10,417,670	9,745,827

\* In liquidation.      † Also transact fire business.      ‡ Also transact fire and marine business.

TEN YEARS' TRANSACTIONS OF ONE

INCOME.	1872.	1873.	1874.	1875.
	£	£	£	£
Premiums.....	10,400,000	10,800,000	11,300,000	11,500,000
Annual purchases.....	293,000	223,000	288,000	284,000
Interest and miscellaneous.....	4,400,000	4,900,000	4,800,000	5,100,000
Total .....	15,100,000	15,900,000	16,400,000	16,900,000

OUTGO.	1872.	1873.	1874.	1875.
	£	£	£	£
Claims paid.....	8,440,000	8,760,000	9,000,000	9,530,000
Annuities .....	430,000	430,000	420,000	420,000
Surrenders, etc.....	1,100,000	1,000,000	1,100,000	1,200,000
Dividends on shares.....	510,000	490,000	480,000	630,000
Commissions.....	520,000	560,000	550,000	590,000
Expenses of management.....	927,000	1,039,000	1,164,000	1,201,000
Miscellaneous.....	41,000	49,000	100,000	71,000
Total.....	12,000,000	12,300,000	12,800,000	13,360,000

	1872.	1873.	1874.	1875.
	£	£	£	£
Accumulated assurance fund { January.....	100,000,000	103,600,000	107,000,000	110,600,000
December.....				

CE COMPANIES—Continued.

AMOUNTS PAID AS ANNUITIES.		AMOUNTS PAID FOR SURRENDERED POLICIES, CASH BONUSES, REDUCED PREMIUMS, ETC.		DIVIDENDS PAID TO SHAREHOLDERS ON LIFE ACCOUNT ONLY.		EXPENSES ON LIFE ACCOUNT ONLY.		TOTAL PAYMENTS ON LIFE ACCOUNT.	
1880.	1881.	1880.	1881.	1880.	1881.	1880.	1881.	1880.	1881.
£	£	£	£	£	£	£	£	£	£
Nil	1,226	7,819	6,486	4,000	4,000	7,523	7,107	192,382	133,876
3,076	3,280	2,792	1,918	882	868	5,261	5,338	57,631	53,390
577	613	3,248	3,030	1,021	1,025	8,461	8,203	43,821	41,323
5,324	5,841	6,342	3,400	Nil	Nil	4,061	4,203	58,545	56,530
Nil	Nil	Nil	Nil	50	-----	402	-----	1,395	-----
476,080	484,088	1,564,699	1,347,427	532,098	626,872	1,304,462	1,399,042	15,426,281	14,710,398

a Seven and a half months only.

HUNDRED BRITISH LIFE COMPANIES.

1876.	1877.	1878.	1879.	1880.	1881.	Totals.
£	£	£	£	£	£	£
11,800,000	12,246,600	12,673,909	12,752,828	13,345,135	13,850,398	120,668,870
434,000	348,000	448,607	409,082	493,772	608,012	3,829,473
5,100,000	5,111,505	5,635,404	5,666,474	5,625,736	5,680,235	52,019,354
17,300,000	17,706,105	18,757,920	18,828,384	19,404,015	20,138,645	176,635,069

1876.	1877.	1878.	1879.	1880.	1881.	Totals.
£	£	£	£	£	£	£
9,780,000	9,252,200	10,109,376	11,022,934	10,417,670	10,374,166	96,686,349
430,000	436,434	465,352	456,944	476,080	509,282	4,474,092
1,250,000	1,143,184	1,343,886	1,483,214	1,564,699	1,625,926	12,819,909
460,000	480,000	414,891	532,270	532,098	628,640	5,157,899
640,000	686,107	914,132	966,839	1,050,952	1,119,492	7,597,512
1,300,000	1,382,203	1,298,711	1,281,438	1,304,462	1,457,771	12,355,585
71,000	25,000	21,978	15,931	84,857	9,934	481,700
13,900,000	13,592,159	14,568,326	15,759,570	15,426,281	15,725,211	139,425,617

1876.	1877.	1878.	1879.	1880.	1881.
£	£	£	£	£	£
114,500,000	116,930,000	121,794,694	120,172,351	124,021,326	129,434,760

## DIRECTORY OF FOREIGN COMPANIES.

The following Directory of Insurance Companies doing business in Great Britain, with their location and names of managing officers, we take from The Review Almanack for 1883.

Date of Organization.	NAME AND ADDRESS OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1831	Aberdeen Mutual, Aberdeen.....	Life, Sickness, etc....	John Crombie, Sec.
1866	Accident, London, E. C.....	Accident .....	Charles Harding, Man.
1864	Adelaide, South Australia.....	Marine and Fire....	E. M. Ashwin, Sec.
1824	Alliance, London, E. C.....	Life and Fire.....	Robert Lewis, Man.
1824	Alliance Marine (Limited) Lond., E. C	Marine.....	Edward W. Nicholls, Man.
1872	Anchor (Jakor), Moscow.....	Fire and Marine....	T. Lange, Man.
1833	Argus, London, W. C.....	Life .....	John Congreve, Sec.
1808	Atlas, London, E. C.....	Fire, Life, Accident..	Richard Ray, Sec.
1836	Australian General, Sydney .....	Marine.....	H. T. Fox, Man.
1822	Azienda of Trieste, Vienna.....	Fire, Hail and Marine	D. Sinkiewicz, Man.
1866	Bâlois, Basle .....	Marine.....	C. Blanckartz, Man.
1874	Bangor and Provincial Mutual Ship, Bangor .....	Marine.....	Robert Hughes, Man.
....	Bengal, Calcutta.....	Marine.....	
1859	Boiler Insurance and Steam Power Co., Manchester.....	Insurance & Inspection of Boilers & Engines	Niel McDougall, Man.
1876	Bolton Cotton Trade Mutual, Bolton.	Fire.....	Peter Kevan, Sec.
1874	Bradford Plate Glass Ins., Bradford...	Plate Glass, etc.....	Thomas Middlebrook, Sec.
1847	Brighton and Sussex Mutual Provident Society, Brighton.....	Sickness, Life, Endow- ments and Annuities.	John Hatton, Sec.
1833	British America, Liverpool .....	Fire, Life and Marine	Chas. McLaren, Man.
1847	British Empire, London, E. C.....	Life .....	E. Bowley, Sec.
1854	British Equitable, London, E. C .....	Life .....	W. Sutton Gover, Man.
1863	British and Foreign Marine, Liverpool	Marine.....	W. D. Pritt, Sec.
....	British Legal, Edinburgh .....	Life, Industrial .....	Henry Steel, Man.
1869	British Marine Mutual, London, E. C	Marine.....	E. R. Evans & Co., Man.
1880	British Mutual Steamship, London, E. C	Marine (Steamships).	E. R. Evans & Co., Man.
1866	British Workmans, Birmingham.....	Life, Industrial & Gen.	Henry Port, Man.
1875	Briton Life Asso., Lim., London, W. C	Life, Annuities and Endowments.....	J. Messent, Sec.
1854	Briton Medical & General, Lond., W. C.	Life, Annuities and Endowments.....	J. Messent, Sec.
1873	Bute Insurance, Rothesay.....	Fire.....	Daniel Macbe'h, Sec.
1805	Caledonian, Edinburgh.....	Fire and Life.....	D. Deuchar, Man.
1871	Caledonian Plate Glass, Glasgow.....	Plate Glass.....	W. M'Gavin McCulloch, Man.
....	Canton, Canton .....	Marine.....	
1866	China Traders, Hong Kong.....	Marine.....	W. H. Ray, Sec.
1840	Church of England, London, E. C ...	Life and Fire.....	H. M. Baker, Sec.
1870	City, London, E. C.....	Life .....	C. T. Southwell, Man.
1838	City of Glasgow, Glasgow.....	Life .....	F. F. Elderton, Man.
1881	City of London, London, E. C.....	Fire.....	L. C. Phillips, Man.
1881	City of London, London, E. C.....	Marine.....	R. Wright, Man.
1829	Clergy Mutual, Westminster, S. W....	Life .....	Matthew Hodgson, Sec.
1824	Clerical, Medical & General, Lon., S. W	Life .....	Benjamin Newbatt, Sec.
....	Colonial Maritime, Mauritius.....	Marine.....	
1850	Colonization Assurance Corporation, London, E. C.....	Land Prop. in W. Aust	Ulysses Latreille, Sec.
1861	Commercial Union, London, E. C....	Fire, Life and Marine	D. M. Lang, Man.
1867	Co-operative Insurance, Manchester..	Fire and Guarantee..	James Odgers, Man.
1874	Cotton Waste Dealers, Heywood.....	Fire.....	W. Booth, Man.
1806	County Fire, London, W.....	Fire.....	S. A. Beaumont, Man.
1848	County Hailstorm, Hertz.....	Insurance of Crops...	J. W. Chesshyre, Man.
1825	Crown, London, E. C.....	Life.....	Joseph Mills, Sec.
1807	Eagle, London, S. W.....	Life.....	G. Humphrey, Sec.
1823	Economic, Blackfriars, E. C.....	Life.....	John R. Grimes, Sec.
1823	Edinburgh, Edinburgh.....	Life.....	D. MacLagan, Man.
1878	Edinburgh and Provincial Plate Glass, Edinburgh .....	Plate Glass.....	Alex. Clapperton, Man.
1877	Edinburgh Fire, Edinburgh.....	Fire.....	Charles Wallis, Man.
1854	Emperor, London, E. C .....	Fire.....	Ebenezer Clarke, Man.
1853	Emperor, London, E. C .....	Life.....	Ebenezer Clarke, Man.
1881	Employers' Liability Assurance, Lon- don, E. C .....	General Accident Fi- delity Guarantees..	S. Stanley Brown, Man.

**DIRECTORY OF FOREIGN COMPANIES.—Continued.**

Date of Organization.	NAME AND ADDRESS OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1879	English and Scottish Boiler Insurance Company, Limited, Manchester....	Steam Boilers .....	Chas. Stevenson, Sec.
1839	English & Scottish Law, London, S. W.	Life.....	J. Hill Williams, Man.
1873	Equitable Fire, Manchester .....	Fire.....	D. R. Paterson, Man.
1762	Equitable Society, London, E. C.....	Life.....	J. W. Stephenson, Sec.
1859	Equitable, New York.....	Life.....	William Alexander, Sec.
....	Equitable Marine, Capetown.....	Marine.....	
1881	Equitable Plate Glass, London, E. C.	Plate Glass.....	Philip Sayle, Man.
1835	Equitable Reversionary Interest Society, Limited, London, W. C.....	Pur. of & Loans upon Revers., Life, Int, etc	F. S. Clayton, Sec.
1844	Equity and Law, London, W. C .....	Life.....	G. W. Berridge, Sec.
1880	Era Industrial and General, London..	Fire.....	J. D. Moore, Man.
1802	Essex & Suffolk Equitable, Colchester.	Fire.....	Robert Anderson, Sec.
1880	Fire Insurance Association, Lond., E. C	Fire.....	W. P. Clirehugh, Man.
1832	Friend's Provident, Yorkshire .....	Life.....	J. J. Dymond, Man.
1837	General, London, E. C .....	Fire and Life.....	G. Scott Freeman, Man.
1843	General Hailstorm, Norwich.....	Hail.....	C. Suckling Gilman, Sec.
1836	General Reversionary and Invest., London, S. W.....	Reversions, etc.....	D. A. Bumsted, Sec.
1831	General of Trieste, London, E. C.....	Fire.....	T. S. Newbery, Man.
1880	German and Swiss Fire Reinsurance Association, Liverpool.....	Fire.....	Paul Lange, Man.
1808	Glasgow Annuity Society, Glasgow...	Annuities.....	R. Lochore, Man.
1881	Glasgow and London, Glasgow.....	Fire.....	C. W. Pearce, Man.
1870	Globe Marine, Limited, London, E. C	Marine.....	B. Francis Cobb, Sec.
1843	Governesses' Benevolent, London, W.	Annuities, etc.....	Chas. W. Klugh, Sec.
....	Great Britain Mutual Guarantee and Accident Association, London, E. C.	.....	A. W. Dixon, Sec.
1848	Gresham, London, E. C .....	Life.....	F. A. Curtis, Sec.
1873	Guarantee Association of Scotland, Limited, Edinburgh .....	Fidelity.....	F. A. Bringloe, Man.
1840	Guarantee Society, London, E. C.....	Fidelity.....	Augustus Muzio, Sec.
1821	Guardian, London, E. C.....	Fire and Life.....	F. J. Marsden, Man.
1877	Guardian Horse, Vehicle and General Insurance Company, London, E. C.	Horse, Vehicle and Indemnity.....	Ernest H. Wilson, Man.
1863	Guardian Plate Glass, Manchester....	Plate Glass.....	Walter Christian, Man.
1871	Halifax Mutual, Halifax .....	Plate Glass.....	J. Binns, Man.
1854	Hamburg-Bremen, Hamburg.....	Fire.....	B. Blenkinsop, Man.
1696	Hand-in-Hand, London, E. C.....	Fire, Life & Annuities	M. I. Grossmann, Man.
1859	Helvetia, Switzerland.....	Marine.....	T. Allen Clark, Sec.
1864	Home & Colonial Marine, Lond., E. C	Marine.....	E. Cozens Smith, Man.
1803	Imperial Fire, London, E. C.....	Fire.....	James Chisholm, Man.
1820	Imperial Life, Liverpool.....	Life.....	
1878	Imperial Live Stock Insurance Asso., Limited, London, W. C.....	Horses, Cattle, etc...	Benjamin S. Essex, Sec.
1871	Imperial Marine, Liverpool .....	Marine.....	Wm. Digby Smith, Sec.
1875	Imperial Union Accident, London, E. C	Accidents.....	A. B. Shelley, Sec.
1824	Indemnity Mutual Marine, Lond., E. C	Marine.....	Chas. Corke, Sec.
1821	Insurance Co. of Scotland, Edinburgh	Fire.....	
1858	Integrity, London, W. C.....	Life, Industrial and Endowments .....	John T. Harris, Man.
1802	Kent Fire, Maidstone.....	Fire.....	W. L. Seyfang, Sec.
1838	La Melusine, Paris.....	Marine only.....	Léon Landais, Man.
1869	La Prévoyance, Paris.....	Marine.....	Léon Landais, Man.
1852	Lancashire, Manchester.....	Fire and Life.....	G. Stewart, Man.
1877	Lancashire and Yorkshire, Manchester	Accident & Guarantee	C. McBride, Man.
1845	Law Fire, London, W. C.....	Fire.....	George W. Bell, Sec.
1823	Law Life, London, E. C.....	Life.....	Griffith Davies, Sec.
1850	Law Property, London, W. C.....	Life, Titles, etc.....	H. C. Wilson, Sec.
1853	Law Reversionary Interest Society, Limited, London, W. C.....	Reversions, Life Int. & Loans on Reversions	Chas. B. Clabon, Sec.
1854	Law Union, London, W. C.....	Fire and Life.....	Frank M'Gedy, Sec.
1836	Legal and General, London, E. C....	Life.....	E. A. Newton, Man.
1838	Life Asso. of Scotland, Edinburgh....	Life.....	John Fraser, Man.
1879	Lion, London, E. C.....	Fire.....	Thos. R. Bell, Man.
1880	Lion,* London, E. C.....	Life and Accident....	J. B. Davison, Sec.
1836	Liverpool & London & Globe, Liverpool	Fire, Life & Annuities	J. M. Dove, Man.
1843	Liverpool Victoria Legal Friendly Society, Liverpool .....	Life.....	Robert Gibb, Sec.
1765	London Annuity, London, E. C.....	Annuities.....	Rev. R. Shepherd, Sec.
1720	London Assurance Corp., Lond., E. C.	Fire, Life and Marine	James Clunes, Man.

\* Amalgamated.

**DIRECTORY OF FOREIGN COMPANIES.—Continued.**

Date of Organization.	NAME AND ADDRESS OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1873	London and County, Manchester.....	Plate Glass.....	Henry Hare, Sec.
1871	London & County Provident, Liverpool	Life.....	W. H. Still, Sec.
1861	London and General, London, E. C..	Plate Glass.....	F. B. Williams, Sec.
1879	London & Northwestern, Manchester.	Fire.....	Samuel Butler, Man.
1870	London, East India and Colonial, London, E. C.....	Life.....	L. Robson, Sec.
1881	London, Edinburgh and Glasgow, Edinburgh .....	Life and Accident....	W. A. Bowser, Man.
1869	London Guarantee and Accident, London, E. C.....	Guarantee of all kinds and Accident.....	E. G. Laughton Anderson, Sec.
1806	London Life Association, London, E.C	Life.....	Edward Docker, Sec.
1862	London & Lancashire Fire, Liverpool..	Fire.....	C. G. Fothergill, Man.
1862	London & Lancashire Life, Lond., E.C	Life.....	W. P. Clirehugh, Man.
1869	London and Manchester Industrial, London, S. E.....	Life, Sickness, etc. (purely Industrial)..	R. Graylings, Man.
1874	London Mutual, Boiler Insurance, London, E. C.....	Steam Boiler Inspection and Insurance.	G. Wailes, Man.
1874	London and Provincial Horse and Carriage, London, E. C .....	Horses and Carriages	A. Waters, Man.
1881	London and Provincial, London, E.C.	Fire.....	H. Williams, Man.
1845	London & Provincial Law, Lond., E.C	Life.....	R. P. Hardy, Man.
1860	London & Provincial Mar., Lond., E.C	Marine.....	J. L. Daniell, Sec.
1870	London & Staffordshire,† Lond., E.C.	Fire.....	Thos. W. H. Delf, Sec.
1844	Magdeburg, London, E. C.....	Fire.....	C. Riecken, Man.
1824	Manchester Fire, Manchester.....	Fire.....	James B. Northcott, Sec.
1878	Manchester and London, Manchester.	Fire.....	Henry Plummer, Man.
1836	Marine Insurance, Lim., London, E.C	Marine.....	Robert J. Lodge, Man.
1852	Marine & General Mutual, Lond., E.C	Life and Marine.....	C. G. Laing, Sec.
1864	Maritime Insurance, Liverpool.....	Marine.....	W. Cannell, Man.
1868	Masonic and General, London, E. C..	Life.....	A. Torkington, Man.
....	Mauritian Marine, Mauritius.....	Marine.....	
1869	Mercantile Marine and Fire, South Australia.....	Fire and Marine.....	George Boothby, Sec.
1871	Merchants' Marine, London, E. C....	Marine.....	A. Dawson, Sec.
1835	Metropolitan, London, E. C .....	Life.....	C. D. Higham, Sec.
1851	Midland Counties, London, E. C.....	Fire, Life and Hail...	B. Vickers, Man.
1875	Millers and General Fire, Limited, Birmingham .....	Fire.....	James Liddon, Man.
....	Monde, Le, Paris.....	Fire.....	A. D. Bernales, Man.
1872	Morley Mutual, near Leeds.....	Fire.....	W. Smith, Man.
1881	Mutual Accident, Manchester.....	Accident, Employees' Liability & Fidelity Guarantee.....	O. B. Jeens, Man.
1870	Mutual Fire, Manchester.....	Fire.....	J. N. Lane, Man.
1834	Mut. Life Assurance Soc., Lond., E.C	Life.....	H. W. Manly, Man.
1847	Mutual Provident Alliance, Lond., S.E.	Life, Sickness, etc....	G. B. Woods, Sec.
1863	National Guar.&Suretyship, Edinburgh	Fidelity Guarantee...	G. T. Chiene, Man.
1865	National Guardian, London, W. C...	Life and Loans.....	Thos. Jas. Bourne, Man.
1822	National of Ireland, Dublin .....	Fire, Life and Anns..	H. Engelbach, Sec.
1876	National Fire, London, E. C.....	Fire.....	William Collis, Man.
1830	National Life, London, E. C.....	Life.....	Hy. John Puckle, Sec.
1835	National Provident, London, E. C....	Life.....	Henry Rance, Sec.
1854	National Provincial, London, E. C....	Plate Glass.....	J. H. Brown, Sec.
1837	National Reversionary, London, E.C.	Purchase of Revers..	G. A. Rendall, Sec.
1845	Netherlands, Holland.....	Fire.....	
1845	New York Life, New York.....	Life.....	
1859	New Zealand, New Zealand.....	Fire and Marine.....	G. P. Pierce, Man.
1809	North British & Mercantile, Edinburgh	Fire and Life.....	A. Gillies Smith, Man.
1863	North China, Shanghai.....	Marine.....	
1836	Northern, London, E. C.....	Fire and Life.....	H. E. Wilson, Sec.
1829	Norwich Equitable, Norwich.....	Fire.....	Jas. S. Skipper, Man.
1856	Norwich and London, Norwich.....	Accidents, Plate Glass	C. S. Gilman, Man.
1808	Norwich Union, Norwich .....	Life.....	T. Muir Grant, Sec.
1797	Norwich Union, Norwich .....	Fire.....	William SOWELS, Man.
1859	Ocean Marine, London, E. C.....	Marine.....	Alfred Price, Sec.
1871	Ocean, Railway and General Accident, London, E. C.....	Accident.....	R. Dolphin Wood, Man.
1862	Pacific Fire and Marine, Sydney, New South Wales.....	Fire and Marine.....	E. L. Montefiore, Man.
....	Paris Underwriting Assoc., Lond., E.C	Marine only.....	Albo de Bernales, Man.
1824	Patriotic of Ireland, Dublin.....	Fire and Life.....	B. H. O'Reilly, Man.

† Transferred to Lancashire.

**DIRECTORY OF FOREIGN COMPANIES.—Continued.**

Date of Organization.	NAME AND ADDRESS OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1864	Pearl, London, E. C.....	Life, Industrial.....	P. J. Foley, Man.
1797	Pelican, London, E. C.....	Life.....	R. C. Tucker, Sec.
1858	People's Universal, Wolverhampton..	Life, Sickness, etc...	A. James George, Man.
1782	Phoenix, London, E. C.....	Fire.....	
1854	Phoenix, Hartford, Conn.....	Fire.....	D. W. C. Skelton, Sec.
1852	Plate Glass Insurance, London, E. C.	Plate Glass.....	E. D. Rogers, Man.
1852	Port Elizabeth, Cape of Good Hope..	Assurance and Trust.	
1870	Positive Government Secur., Lon., E.C.	Life.....	A. G. Mackenzie, Man.
1879	Progrès National, Paris.....	Fire.....	Alfred Chevassus, Man.
1853	Protector, London, E. C.....	Annuities, Loans, etc.	
1798	Protestant Union, London, E. C.....	Annuities.....	Rev. C. F. Vardy, Sec.
1840	Provident Clerks, London, E. C.....	Life.....	W. T. Linford, Sec.
1806	Provident Life, London, W.....	Life.....	Seymour A. Beaumont, Man.
1852	Provincial, Wrexham.....	Life.....	John Francis, Sec.
1872	Provincial Hail, Winchester.....	Hail.....	E. Snelling, Man.
1848	Prudential, London, E. C.....	Life, Industrial, etc..	T. C. Dewey, Man.
....	Prussian National, Stettin.....	Fire.....	Paul Lange, Man.
1857	Queen, Liverpool.....	Fire and Life.....	J. Moncrieff Wilson, Man.
1849	Railway Passengers, London, E. C...	Accident & Employers Liability.....	
1840	Reliance, London, E. C.....	Life.....	W. J. Vian, Sec.
1823	Reversionary Interest Soc., Lond., E.C	Reversions, Life Int..	Henry Unwin, Sec.
1806	Rock, London, E. C.....	Life.....	The Hon. G. Pepys, Sec.
1845	Royal, Liverpool.....	Fire and Life.....	Jno. H. M'Laren, Man.
1720	Royal Exchange Assurance, Lond., E.C	Fire, Life and Marine	O. E. Fooks, Man.
1840	Royal Farmers & General, Lond., W.C	Fire, Life and Hall...	John Sharp, Sec.
1780	Salop Fire, Shrewsbury.....	Fire.....	H. J. Salisbury, Sec.
1864	Sceptre, London, E. C.....	Life.....	Jno. G. Phillips, Sec.
1877	Scottish Accident, Edinburgh.....	Accident.....	M. L. Martin, Man.
1826	Scottish Amicable, Glasgow.....	Life.....	Thomas Marr, Man.
1831	Scottish Equitable, Edinburgh.....	Life.....	T. B. Sprague, Man.
1865	Scottish Imperial, Glasgow.....	Fire and Life.....	W. W. W. Reid, Man.
1881	Scottish Life, Edinburgh.....	Life.....	David Paulin, Man.
1876	Scottish Metropolitan, Edinburgh.....	Life, Annuities, etc...	W. G. Bloxsom, Man.
1879	Scottish Metropolitan Fire, Lond., E. C	.....	E. A. Walford, Man.
1824	Scottish Union & National, Edinburgh	Fire and Life.....	J. M. McCandlish, Man.
1870	Scottish Plate Glass, Edinburgh.....	Plate Glass.....	W. J. Walker, Sec.
1837	Scottish Provident, Edinburgh.....	Life.....	James Watson, Man.
1825	Scottish Provincial, Aberdeen.....	Fire and Life.....	T. Y. Wardrop, Man.
1815	Scottish Widows' Fund, Edinburgh...	Life.....	A. H. Turnbull, Man.
1875	Sea, Liverpool.....	Marine.....	W. Bates, Sec.
1870	Security, London, E. C.....	Life.....	
1837	Shropshire & North Wales, Lond., E.C	Fire.....	G. Davies, Man.
1848	Silesian, Breslau.....	Fire.....	Paul Lange, Man.
1846	South Australian, Australia.....	Marine.....	R. E. Tapley, Sec.
1864	Southern, Melbourne.....	Marine.....	
1845	Sovereign, London, E. C.....	Life.....	G. J. Rowe, Sec.
1871	Sovereign, Toronto.....	Fire.....	
1825	Standard Life, Edinburgh.....	Life.....	S. C. Thompson, Man.
1871	Standard Fire Office, Lim., Lond., E.C	Fire.....	J. Hugh Middleton, Man.
1872	Standard Marine, Liverpool.....	Marine.....	John Gick, Sec.
1843	Star, London, E. C.....	Life.....	W. W. Baynes, Sec.
1881	Starr Bowkett & General, Lond., E.C.	Fire.....	A. F. Carter, Man.
1710	Sun Life Office, London, E. C.....	Fire.....	S. Dalby, Man.
1810	Sun Fire Assurance Soc., Lond., E.C.	Life.....	J. G. Priestley, Sec.
1864	Swiss Lloyd, Winterthur.....	Marine.....	E. Lengstorf, Man.
1864	Swiss Reinsurance Company, Zürich..	Fire Reinsurance....	Paul Lange, Man.
1860	Thames & Mersey Marine, Lond., E.C	Marine.....	N. P. Ryley, Sec.
....	Triton, Calcutta.....	Marine.....	R. P. Blakeley, Man.
....	Ulster Marine, Belfast.....	Marine.....	Sinclair & Boyd, Mans.
1881	Ulster, Belfast.....	Plate Glass.....	Arthur Lucas, Man.
1714	Union, London, E. C.....	Fire and Life.....	W. B. Lewis, Man.
1835	Union Insurance Society of Canton, Limited, Hong Kong.....	Marine.....	N. J. Ede, Sec.
1863	Union Marine, Liverpool.....	Marine.....	A. H. May, Sec.
1873	Union, Berlin.....	Fire.....	Chas. McLaren, Man.
1832	United Assurance Society, Liverpool..	Life, etc.....	T. Walker, Sec.
1824	United Kent, Maidstone.....	Life and Annuities...	W. L. Seyfang, Sec.
....	United Fire Reinsurance Company, Limited, Manchester.....	Fire Reinsurance....	J. N. Lane, Man.
1840	United Kingdom Temperance and General Provident, London, E. C...	Life and Annuities...	Thomas Cash, Sec.



DIRECTORY OF FOREIGN COMPANIES.—Continued.

Date of Organi- zation.	NAME AND ADDRESS OF COMPANY.	Character of Business.	Name of Manager or Secretary,
1866	United Kingdom Assur. Co., Lond., EC	Life, Industrial .....	H. Hyslop, Man.
1834	Universal Life, London, E. C.....	Life.....	F. Hendricks, Sec.
1860	Universal Marine, London, E. C.....	Marine.....	Alfred Tozer, Sec.
1825	University Life, London, S. W.....	Life.....	Charles McCabe, Sec.
1860*	Victoria, London, E. C.....	Life and Endowments	Arthur J. Cook, Man.
1841	Wesleyan and General, Birmingham..	Life, Sicknes, etc ...	Jas. W. Lewis, Man.
1807	West of England, Exeter.....	Fire and Life.....	Geo. S. Crisford, Sec.
1831	Western Annuity Society, Exeter .....	Annuities.....	Thos. S. Mortimer, Man.
1862	Western Counties & London, Plymouth	Life.....	R. W. Lethbridge, Sec.
1717	Westminster Fire, London, W. C....	Fire.....	Chas. Rouse Browne, Sec.
1836	Westminster & General, Lond., W. C.	Life.....	
1855	Whittington, London, E. C.....	Life.....	A. T. Bowser, Man.
1824	Yorkshire, York .....	Fire and Life.....	F. L. Mawdesley, Man.
1874	Yorkshire & London, London, E. C..	Plate and other Glass	Thomas Allen, Man.
....	Yorkshire Provident, Leeds .....	Life.....	John Preston Ogden, Sec.

\* Was not incorporated, and did not issue policies beyond £200 until after May, 1882.

LIFE INSURANCE IN FRANCE.

A suggestive little table of French life insurance business in 1882, as compared with that of 1881 will be found below.

NAME OF COMPANY.	DECREASE.	NAME OF COMPANY.	INCREASE.
	<i>Francs.</i>		<i>Francs.</i>
Assurances Generales.....	14,372,626	Caisse des Familles.....	9,948,215
L'Union.....	4,418,420	La Metropole.....	5,418,388
La Fonciere.....	3,238,277	Le Monde.....	4,697,175
L'Urbaine .....	3,092,740	Le Phenix.....	4,166,857
La France.....	2,738,383	La Nationale.....	2,103,808
Le Nord.....	2,461,582	L'Abeille.....	2,034,381
Le Soliel .....	1,613,295	La Confiance.....	1,981,372
La Centrale.....	851,159	Le Patrimoine.....	1,588,115
Le Credit Viag .....	746,452	L'Alliance .....	710,525
Le Temps.....	526,771	Caisse Paternel.....	481,743
L'Aigle.....	400,672	La Providence.....	461,077

The amounts of capital insured were as follows, in francs :

NAME OF COMPANY.	1881.	1882.	NAME OF COMPANY.	1881.	1882.
	<i>Francs.</i>	<i>Francs.</i>		<i>Francs.</i>	<i>Francs.</i>
Assurances Generales....	69,627,374	84,000,000	Confiance.....	20,083,372	18,102,000
Union.....	28,581,580	33,000,000	Ouest.....	.....	2,000,000
Nationale. ....	62,603,808	60,500,000	Patrimoine.....	9,688,115	8,100,000
Phenix.. ....	72,321,374	68,154,517	Abeille.....	20,149,892	18,115,511
Caisse Paternel.....	18,523,432	18,041,689	Temps.....	7,973,229	8,500,000
Credit Viager. ....	22,885,788	15,000,000	Fonciere.....	25,015,630	22,000,000
Caisse Gener.des Familles	54,948,215	45,000,000	France.....	27,709,376	23,520,415
Monde.....	23,131,248	18,434,073	Centrale.....	10,051,159	11,400,000
Urbaine .....	33,092,740	36,000,000	Nord.....	5,161,582	7,500,000
Alliance.....	4,410,525	3,700,000	Providence.....	14,109,495	16,000,000
Soleil.....	15,447,502	17,060,797	Metropole.....	7,709,194	10,000,000
Aigle.....	16,709,328	17,110,000	Progres National.....	.....	8,200,000
				570,533,958	569,439,002

LIFE INSURANCE IN FRANCE.—Continued.

The following is a comparative table of the operations of life offices in France for the years 1881 and 1882:

NAME OF COMPANY.	1882.		1881.	
	Amount Insured.	Life Annuities.	Amount Insured.	Life Annuities.
	Francs.	Francs.	Francs.	Francs.
Compagnie d'Assurances Générales.....	84,300,000	1,000,000	69,000,000	1,450,000
L'Union.....	33,000,000	238,000	29,000,000	271,000
La Nationale.....	60,500,000	645,000	62,000,000	755,000
Le Phénix.....	68 000,000	305,000	72,326,274	376,667
La Caisse Paternelle.....	18,041,689	27,348	18,309,072	34,509
Le Crédit Viager.....	24,940,325	122,080	24,412,589	246,548
Caisse Gén. des Familles.....	44,000 000	62,000	54,500,300	89,000
Le Monde.....	18,424 073	24,306	23,131,248	51,318
L'Urbaine.....	36,020,725	68,724	33,105,740	108,138
L'Alliance.....	3,700,000	18,052	4,500,000	12,539
Le Soleil.....	17,204,929	33,772	15,447,502	34,601
L'Aigle.....	17,112,015	10,017	16,706 162	24,810
La Confiance.....	18,137,919	8,365	20,062,820	21,000
Le Patrimoine.....	8,100,000	11,500	9,687,751	12,349
L'Abeille.....	18,119,125	9,475	20,149,892	8,852
Le Temps.....	8,500,000	16,000	8,012,000	20,501
La France.....	23,520,415	26,068	27,709,376	56,981
La Foncière.....	22,029,234	14,784	25,018,630	27,983
La Centrale.....	11,400,000	8,400	10,813,859	6,587
Le Nord.....	7,043 252	5,987	5,161,582	11,497
La Providence.....	16,000,000	25 000	14,009,495	39,688
La Métropo'e.....	8,401,161	1,062	7,990,330	1,005
Le Progrès National.....	8,010,689	13,549	1,400,000	13,203
Totals.....	574,505,551	2,794,489	572,454 322	3,673,776

OPERATIONS OF FRENCH LIFE INSURANCE COMPANIES FROM THEIR ORIGIN TO JAN. 1, 1882.

YEAR.	AMOUNT INSURED.		CONTINGENT ANNUITIES.	
	Number of Policies.	Amount.	Number of Policies.	Amount.
		Francs.		Francs.
From 1819 to 1859, inclusive.....	40,258	354,000,000	26,900	17,490,000
For the year 1860.....	5,268	44,300,000	2,638	1,720,000
" " 1861.....	5,520	46,700,000	2,597	1,700,000
" " 1862.....	6,991	65,000,000	3,150	2,050,000
" " 1863.....	8,338	72,200,000	2,484	1,615,000
" " 1864.....	12 441	106,900,000	2,326	1,520,000
" " 1865.....	15,549	134,300,000	2,709	1,775,000
" " 1866.....	19,826	172,200,000	2,803	1,840,000
" " 1867.....	15,327	145,400,000	3,238	1,995,000
" " 1868.....	14,670	198,600,000	3,818	2,490,000
" " 1869.....	14,124	201,800,000	3,629	2,570,000
" " 1870.....	10,162	141,400,000	2,430	1,600,000
" " 1871.....	6,782	89,000,000	1,394	948,000
" " 1872.....	13,140	170 600,000	2,091	1,469,000
" " 1873.....	13,250	187,000,000	2,270	1,594,000
" " 1874.....	17,100	237,100,000	3,400	2,164,000
" " 1875.....	24,240	254,600,000	3,654	2,470,000
" " 1876.....	28,164	284,840,000	3,795	3,042,000
" " 1877.....	29,678	278,370,000	3,925	2,904,000
" " 1878.....	33,414	315,060,000	4,553	3,469,000
" " 1879.....	36,792	337,075,000	4,677	3,532,000
" " 1880.....	47,323	455,377,000	5,345	3,982,000
" " 1881.....	48,592	556,424,000	4,241	3,595 000
Grand Total.....	466,949	4,842,547,000	102,067	67,534,000
Remaining in force up to December 31, 1881.....	235,551	2,486,836,000	49,031	30,252,000

FRENCH INSURANCE COMPANIES.

Statement showing the name of company, when formed, nominal capital, number of shares, rate of issue, amount paid up, dividends in 1881, and the present value of shares of the French fire, life, accident, marine and miscellaneous companies.

NAME OF COMPANY.	Location and Date of Organization.	Capital.	Number of Shares.	Nominal Value per Share.	Amount Paid up per Share.	Dividend for 1881.	Market Price of Shares.
LIFE INSURANCE COMPANIES.							
Compagnie d' Assurances Generales .....	Paris, 1819	Francs. 3,000,000	2,000	Francs. 1,500	Francs. 1,500	Francs. 2,300	Francs. 38,300-32,000
Le Phenix.....	" 1844	4,000,000	800	5,000	1,000	600	23,000-17,800
L'Union .....	" 1829	10,000,000	2,000	5,000	.....	450	7,300- 6,500
La Nationale.....	" 1830	15,000,000	3,000	5,000	.....	1,067	18,000-15,700
La Caisse Paternelle.....	" 1850	20,000,000	40,000	500	125	.....	300- 165
Le Credit Viager.....	" 1854	5,000,000	10,000	500	125	42	800- 300
La Caisse Generale des Familles.....	" 1858	6,000,000	12,000	500	100	30	1,360- 605
Le Monde.....	" 1864	20,000,000	40,000	500	125	{ 90 } { 50 }	350- 180
L'Urbaine .....	" 1865	12,000,000	12,000	1,000	.....	.....	2,675- 2,350
L'Alliance.....	" 1866	4,000,000	4,000	1,000	250	.....	1,825- 1,450
Le Soleil .....	" 1872	12,000,000	12,000	1,000	250	25	110- 45
L'Aigle.....	" 1873	12,000,000	24,000	500	125	.....	1,200- 710
La Confiance.....	" 1875	6,000,000	6,000	1,000	250	.....	490- 275
Le Patrimoine .....	" 1877	5,000,000	5,000	1,000	250	.....	990- 525
L'Abeille.....	" 1877	4,000,000	4,000	1,000	250	13	400- 180
Le Temps.....	" 1879	9,000,000	9,000	1,000	250	...	1,425- 625
La France.....	" 1880	10,000,000	10,000	1,000	250	.....	650- 175
La Fonciere.....	" 1880	40,000,000	40,000	1,000	250	.....	690- 450
La Centrale.....	" 1880	6,000,000	6,000	1,000	250	.....	300- 170
Le Nord.....	" 1880	3,000,000	3,000	1,000	250	.....	330- 135
La Metropole.....	" 1881	10,000,000	10,000	1,000	250	.....	430- 205
Le Progrès National .....	" 1881	12,000,000	12,000	1,000	250	.....	260- 105
							95-
FIRE INSURANCE COMPANIES.							
Compagnie d' Assurances Generales.....	" 1819	2,000,000	2,000	1,000	1,000	1,000	22,000-22,500
Le Phenix.....	" 1819	4,000,000	4,000	1,000	1,000	200	4,225- 4,300
La Nationale.....	" 1820	10,000,000	2,000	5,000	50 f. rente	582	15,500-16 200
L'Union.....	" 1828	10,000,000	2,000	5,000	1,250	243	7,700- 8,000
Le Soleil.....	" 1829	6,000,000	12,000	500	500	80	1,900- 1,930
La France.....	" 1837	10,000,000	2,000	5,000	100 f.+45 f.	100	3,300- 3,400
L'Urbaine.....	" 1838	5,000,000	5,000	1,000	250	60	1,520- 1,550

L'Assurance Providence.....	1838	3,000,000	2,000	2,000	250 f. + 10 f.	245	0,000
Le Nord.....	1840	2,000,000	2,000	2,000	250	50	1,100-1,150
L'Algérie.....	1843	2,000,000	500	4,000	100	100	2,150-2,225
La Paternelle.....	1843	6,000,000	1,000	6,000	400	110	1,950-2,000
La Confiance.....	1844	10,000,000	500	20,000	200	20	300-320
Le Midi.....	1854	6,000,000	500	12,000	125	.....	92-96
L'Abell'e.....	1857	12,000,000	1,000	12,000	250	.....	230-240
La Caisse Generale Agricole.....	1858	12,000,000	500	24,000	125	.....	86-90
La Centrale.....	1863	10,000,000	500	20,000	125	.....	.....
La Caisse Generale de Reassurances.....	1863	5,000,000	1,000	5,000	900	.....	.....
Le Monde.....	1864	20,000,000	500	40,000	200	.....	105-115
L'Union Generale du Nord.....	1867	2,000,000	2,000	1,000	500	.....	.....
La Garantie Generale.....	1870	10,000,000	500	20,000	125	.....	15-20
La Nation.....	1872	5,000,000	500	10,000	125	.....	.....
La Caisse Meridionale.....	1873	5,000,000	500	10,000	250	.....	.....
L'Ouest.....	1875	3,000,000	500	6,000	175	.....	.....
La Renaissance.....	1875	10,000,000	500	20,000	125	.....	3-5
La Provinciale (Incendie et Accident).....	1876	10,000,000	500	20,000	125	.....	.....
La Foncière.....	1877	40,000,000	500	80,000	125	.....	85-95
La Reunion.....	1878	2,000,000	500	4,000	125	.....	.....
La Sauvegarde.....	1878	1,000,000	1,000	1,000	250	.....	.....
La Nivernaise.....	1878	200,000	500	400	125	.....	.....
La Republique (Incendie et Accident).....	1879	4,000,000	500	8,000	125	.....	.....
La Metropole.....	1879	20,000,000	500	40,000	250	.....	5-15
La Reassurance.....	1879	36,000,000	500	72,000	125	.....	15-25
Compagnie de Reassurances Generales.....	1879	35,000,000	500	70,000	125	.....	.....
L'Universelle.....	1879	3,000,000	500	6,000	125	.....	.....
L'Assurance Coloniale.....	1879	6,000,000	500	12,000	125	.....	.....
La Continentale (Incendie et Accident).....	1879	9,000,000	1,000	9,000	250	9	70-80
Le Progrès National.....	1879	12,000,000	500	24,000	125	.....	95-115
L'Europe.....	1879	4,000,000	500	8,000	125	5	30-36
La Remoise.....	1879	5,000,000	500	10,000	125	10	75-100
L'Economie.....	1879	2,000,000	500	4,000	125	5	.....
La Rouennaise.....	1880	4,000,000	500	8,000	125	6	.....
La Preservatrice.....	1880	6,000,000	500	12,000	125	.....	.....
La Grande Compagnie (Inc. Acc. Transp.).....	1880	50,000,000	500	100,000	125	.....	40-60
La Reparation.....	1880	3,000,000	500	6,000	125	5	15-25
La Commerciale.....	1880	6,000,000	500	12,000	125	.....	100-125
L'Union des Deux-Villes.....	1880	1,000,000	500	2,000	125	.....	125-145
Le Cercle.....	1880	15,000,000	500	30,000	125	.....	.....
La Clementine.....	1881	12,000,000	500	24,000	125	19	60-75
ACCIDENT INSURANCE COMPANIES.							
Le Soleil—Securite Generale.....	1865	10,000,000	500	20,000	125	12	200-210
L'Union Industr. & Agric. du Nord.....	1871	400,000	500	800	125	.....	.....
L'Assurance Francaise.....	1876	12,000,000	500	24,000	125	10	52-62
Compagnie Generale.....	1876	3,000,000	500	6,000	125	6	35-45

FRENCH INSURANCE COMPANIES.—Continued.

NAME OF COMPANY.	Location and Date of Organization.	Capital.	Number of Shares.	Nominal Value per Share.	Amount Paid up per Share.	Dividend for 1881.	Market Price of Shares.
ACCIDENT INSURANCE COMPANIES.—Continued.							
La Confiance.....	Paris, 1878	Frans. 6,000,000	12,000	Frans. 500	Frans. 125	Frans. 10	Frans. 160- 175
La Protection-Accidents.....	" 1879	1,000,000	2,000	500	125	....	.....
La Centrale.....	" 1879	4,000,000	4,000	500	125	....	30- 40
Le Monde.....	" 1879	5,000,000	10,000	500	125	....	50- 65
La France Industrielle.....	" 1880	2,500,000	5,000	500	125	....	50- 57
Le Secours.....	" 1880	10,000,000	20,000	500	125	....	25- 35
L'Industrie Nationale.....	" 1880	6,000,000	12,000	500	250	....	.....
La Sauvegarde des Travailleurs.....	" 1880	6,000,000	2,000	500	125	....	.....
L'Urbaine.....	Rouen, 1880	12,000,000	24,000	500	125	8	155- 165
Le Patrimoine.....	Paris, 1880	5,000,000	10,000	500	125	....	60- 80
La Prévoyance.....	" 1880	2,000,000	4,000	500	125	....	.....
La Caisse des Familles.....	" 1881	3,000,000	6,000	500	125	....	100- 115
L'Abeille.....	" 1881	4,000,000	8,000	500	125	....	75- 85
La Providence.....	" 1881	5,000,000	10,000	500	125	....	60- 70
La Caisse Paternelle.....	" 1881	5,000,000	10,000	500	125	....	70- 85
HAIL INSURANCE COMPANIES.							
L'Abeille.....	" 1856	8,000,000	16,000	500	100	5	145- 155
L'Indemnité.....	" 1879	1,000,000	2,000	500	125	....	.....
La Confiance.....	" 1879	4,000,000	8,000	500	125	....	20- 25
Le Soleil.....	" 1879	18,000,000	36,000	500	125	5	55- 60
Le Midi.....	" 1880	4,000,000	8,000	500	125	....	10- 18
MARINE COMPANIES.							
Compagnie d'Assurances Generales.....	" 1818	5,000,000	400	12,500	5,000	250	5,900- 6,300
La Securité.....	" 1836	1,500,000	300	5,000	1,250	....	100- 150
L'Océan.....	" 1837	1,000,000	200	5,000	1,250	25	1,480
Le Lloyd Français.....	" 1837	12,000,000	12,000	1,000	250	....	350- 400
La Méusine.....	" 1838	2,000,000	400	5,000	1,250	250	2,300- 2,600
Le Pilote.....	" 1852	1,000,000	1,000	500	250	9	230- 250
La Centrale.....	" 1854	5,000,000	1,000	5,000	1,000	....	400- 430
La Reunion.....	" 1855	6,000,000	1,200	5,000	1,000	....	545
Le Triton.....	" 1856	1,500,000	300	5,000	1,000	....	500
Le Comptoir Maritime.....	" 1857	3,000,000	600	5,000	1,250	125	1,400
L'Etoile de la Mer.....	" 1858	2,000,000	400	5,000	1,000	....	225
La Sphere.....	" 1865	2,000,000	400	5,000	1,000	....	500
La Chambre d'Assurances.....	" 1867	2,000,000	400	5,000	1,250	....	681
La Mer.....	" 1868	500,000	100	5,000	2,250	....	300
La Prévoyance.....	" 1869	2,000,000	400	5,000	1,250	125	800

La Foncière.....	Paris,	1877	25,000,000	50,000	500	125	7	100	70
La Vie (nouvelle).....	"	1877	1,000,000	400	500	625	....	100	160
La Protection.....	"	1878	12,000,000	24,000	500	125	....	100	15
Le Zodiaque.....	"	1879	6,000,000	12,000	500	125	....	....	....
La Parisienne.....	"	1879	500,000	12	41,667	10,417	....	....	....
L'Armement.....	"	1879	10,000,000	20,000	500	125	20	110	120
L'Indépendance.....	"	1881	200,000	40	5,000	1,250	31	....	....
La Gironde.....	Bordeaux,	1861	2,000,000	400	5,000	1,000	....	....	900
La Guéenne Maritime.....	"	1863	1,000,000	200	5,000	1,250	....	....	....
La Garonne.....	"	1864	3,000,000	600	5,000	1,350	....	....	....
L'Union Bordelaise.....	"	....	600,000	....	....	....	....	....	....
La France Maritime.....	Marseilles,	1880	6,000,000	6,000	1,000	250	11	270	300
L'Orient-Assurances.....	"	1880	2,000,000	4,000	500	125	9	....	125
L'Armement-Reassurance.....	Paris,	1882	5,000,000	10,000	500	125	....	....	....

SHARES OF FOREIGN COMPANIES IN THE PARIS MARKET.

NAME OF COMPANY.	Location.	Year of Incorporation	Capital.	Number of Shares.	Nominal Value of Shares.	Amount Paid up per Share.	DIVIDENDS.				Market Price per Share.
							1878.	1879.	1880.	1881.	
Fondlaria (life).....	Florence.	1880	Francs. 25,000,000	100,000	Francs. 250	125	....	....	....	Francs. 5	Francs. 95
Fondlaria (fire).....	"	1879	40,000,000	80,000	500	100	....	....	5	....	95
Le Lion (life).....	London-Paris.	1880	25,000,000	100,000	250	50	....	....	....	....	17
Le Lion (fire).....	"	1879	25,000,000	100,000	250	75	....	....	....	....	10
La Foncière Austro-Hongroise.....	Pesth.	1880	7,500,000	30,000	250	250	....	....	....	6	100
La Franco-Hongroise.....	"	1880	20,000,000	80,000	250	125	....	....	8	....	95
Riunione Adriatica di Sicurtà.....	Trieste.	1838	10,000,000	4,000	2,500	1,000	113	77	65	50 fl	1,200
Assurances Generales de Trieste and Venice.....	"	1831	13,125,000	5,000	2,625	788	150	170	180	270	4,000
Phenix espagnol.....	Madrid.	1864	9,000,000	45,000	200	200	....	18	15	35	460
La Baloise (life).....	Bale.	1865	10,000,000	2,000	5,000	500	45	30	33	30	500
La Baloise (fire).....	"	1864	10,000,000	2,000	5,000	1,000	75	55	75	....	900
La Baloise (transport).....	"	1865	5,000,000	5,000	1,000	200	30	12	20	....	450
Helvetia (fire).....	Saint-Gall.	1862	10,000,000	2,000	5,000	1,000	90	60	90	100	1,400
Helvetia (transport).....	"	1859	10,000,000	2,000	5,000	1,000	285	300	265	310	4,000
Lloyd suisse (transport).....	Winterthur.	1863	5,000,000	1,000	5,000	1,000	360	265	....	....	1,100
Lloyd suisse (re-insurances).....	"	1874	4,000,000	4,000	1,000	100	33	25	....	....	110
Rhin et Moselle.....	Strasbourg.	1881	7,500,000	20,000	375	150	....	....	....	....	175
La Federation.....	Lucerne.	1881	10,000,000	100,000	100	10	....	....	....	....	in liquidation.
Le Capital (fire).....	London-Paris.	1881	50,000,000	200,000	250	75	....	....	....	....	failed.



## LIFE, ANNUITY AND ACCIDENT COMPANIES OF GERMANY.

COMPARATIVE STATEMENT OF THEIR BUSINESS FOR 1880-81.

NAME AND DATE OF ORGANIZATION OF COMPANY.	In Op- er- a- tion	Capital.	Total Receipts.	Total Disburse- ments.	Surplus.	Premium Receipts.	LOSSES PAID.			Dividends to Stock- holders.
							Life.	Annuity.	Accident.	
		Marks.	Marks.	Marks.	Marks.	Marks.	Marks.	Marks.	Marks.	Marks.
BERLIN.—Frederick William Prussian Life and Security Co.	1880 1881	3,000,000 3,000,000	2,685,337 2,052,540	2,635,891 1,995,083	49,446 57,457	1,267,899 1,297,012	525,308 324,164	53,905 27,187	..... .....	5 per ct. 5 per ct.
Berlin Life.....	1880 1881	3,000,000 3,000,000	4,814,920 5,036,536	4,011,644 4,224,760	803,276 811,776	3,605,098 3,729,556	1,295,681 1,483,864	91,265 109,581	..... .....	..... .....
Prussian Annuity.....	1880 1881	..... .....	..... .....	..... .....	..... .....	..... 1,212,814	..... .....	..... 399,352	..... .....	..... .....
Victoria General.....	1880 1881	3,000,000 3,000,000	9,133,447 11,091,194	8,851,692 10,680,994	281,755 410,199	2,440,539 2,752,130	418,567 408,120	12,294 10,368	..... .....	21½ per ct. 22 per ct.
Prussian Life.....	1880 1881	3,000,000 3,000,000	2,090,593 2,049,664	1,997,273 1,967,216	93,320 82,448	1,826,046 1,763,844	304,546 443,902	2,273 4,648	..... .....	12½ per ct. 10½ per ct.
North Star Life.....	1880 1881	3,750,000 3,750,000	1,908,730 2,068,905	1,588,634 1,741,109	320,906 327,796	1,596,649 1,723,859	374,666 477,608	26,390 29,867	..... .....	93,750 95,625
Prometheus Mutual Life, Invalidity and Accident.... Berlin, 1871.	1880 1881	600,000 600,000	971,160 1,752,717	1,524,492 1,743,383	..... 9,194	437,408 773,218	66,100 46,844	232,796 213,346	..... .....	..... .....
Life Insurance Company for the Army and Marine.. Berlin, 1871.	1880 1881	3,000,000 3,000,000	945,013 1,112,662	230,402 277,546	253,967 227,036	262,214 298,822	49,000 67,581	..... .....	..... .....	..... .....
National Life Insurance upon Mutuality..... Berlin, 1873.	1880 1881	600,000 600,000	156,589 124,320	167,141 145,360	— 9,552 — 328,619	137,160 101,242	30,600 22,790	4,500 4,500	..... .....	..... .....
Kaiser William Annuity and Capital..... Berlin, 1879.	1881 1882	1,740,000 .....	..... .....	..... .....	55,031 105,905	..... .....	..... .....	..... .....	..... .....	(c) .....
BREMEN.—Bremen Life Insurance Company..... Bremen, 1867.	1880 1881	1,420,978 1,618,258	656,178 732,169	572,841 681,830	83,876 50,340	602,231 673,620	204,696 226,813	..... .....	..... .....	489,057 99,407



## LIFE, ANNUITY AND ACCIDENT COMPANIES OF GERMANY.—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY.	In- sur- ed by the State	Capital.	Total Receipts.	Total Disburse- ments.	Surplus.	Premium Receipts.	Losses PAID.			Dividends to Stock- holders.
							Life.	Annuity.	Accident.	
		Marks.	Marks.	Marks.	Marks.	Marks.	Marks.	Marks.	Marks.	Marks.
HALLE.—Iduna Life and Annuity..... Halle, 1854.	1880 1881	11,047,164 11,901,718	2,432,661 2,620,222	2,096,206 2,282,767	336,455 337,455	1,971,908 2,030,627	902,893 963,887	24,604 38,245	..... .....	22 per ct. 22 per ct.
HAMBURG.—Janus Life and Annuity..... Hamburg, 1848.	1880 1881	1,500,000 1,500,000	2,542,122 2,903,666	2,400,996 2,902,488	..... ..	1,712,075 1,756,246	875,580 1,048,710	197,824 219,945	..... .....	35 per ct. 34 per ct.
German Military Service..... Hamburg, 1878.	1881 1882	10,000 10,000	477,697 916,829	461,601 891,407	16,097 25,422	303,112 535,114	..... .....	..... .....	..... .....	3½ per ct. 4 per ct.
HANOVER.—Hanoverian Life..... Hanover, 1831.	1881 1882	3,312,943 3,664,080	1,161,567 1,252,542	1,062,707 1,159,211	98,860 94,329	988,490 1,033,963	478,295 552,653	..... .....	..... .....	..... (i)
Hanoverian Capital..... Hanover, 1855.	1880 1881	3,335,176 3,219,488	506,202 461,584	655,081 577,271	— 148,879 — 115,688	..... .....	..... .....	..... .....	..... .....	..... .....
Prussian State Officers Union..... Hanover, 1875.	1880 1881	200,000 200,000	666,156 878,501	528,023 724,203	138,133 154,298	602,426 784,767	48,700 88,900	150 731	..... .....	57,005 69,971
KARLSRUHE.—General Provision of Grand Duchy of Baden.	1880 1881	2,021,181 (?)	5,919,745 6,509,110	3,523,458 3,950,036	..... .....	4,352,159 4,829,274	2,233,093 2,526,462	..... .....	..... .....	322,138 369,503
Baden Military..... Karlsruhe, 1875.	1880 1881	19,900 20,700	25,489 28,864	22,709 26,986	2,780 1,878	23,567 27,058	6,300 8,800	..... .....	..... .....	..... .....
LEIPSIK.—Life Insurance Company..... Leipsic, 1830.	1880 1881	28,109,864 30,792,039	7,400,297 8,047,560	5,704,835 6,401,973	1,695,724 1,624,526	5,661,947 6,129,234	2,153,451 2,645,051	..... .....	..... .....	(h) (h)
Teutonia General Annuity and Life..... Leipsic, 1852.	1880 1881	1,800,000 1,800,000	2,971,489 3,219,119	2,786,415 3,004,720	202,173 214,399	2,508,239 2,716,415	958,515 1,111,813	30,385 33,788	..... .....	181,000 184,000
Leipsic Mutuality, Sickness, Invalidity and Life..... Leipsic, 1856.	1880 1881	708,788 758,383	206,112 220,383	191,597 210,365	13,930 10,018	148,796 155,080	35,039 42,559	..... .....	20,331 + 20,268	9,072 10,319
Atropos Life..... Leipsic, 1871.	1880 1881	255,934 272,283	55,034 56,849	34,424 37,268	19,610 19,581	40,458 39,641	20,285 23,590	..... .....	..... .....	..... .....
German Accident Mutual..... Leipsic, 1873.	1880 1881	105,448 172,064	725,616 812,667	587,316 785,670	..... .....	643,563 727,888	..... .....	..... .....	386,247 530,769	..... .....

Company Name	Year	Capital	Assets	Liabilities	Surplus	Income	Expenses	Profit	Dividend
General Accident Insurance Bank.....	1880 1881	1,753,645 2,057,710	57,033 27,433	1,269,739 1,532,061	..... .....	..... .....	..... .....	..... .....	..... .....
Lubeck.—German Life.....	1880 1881	1,530,000 1,530,000	4,764,753 4,863,306	4,271,482 4,648,288	493,271 215,018	3,655,076 3,746,766	..... .....	..... .....	..... .....
MAGDEBURG.—Life Insurance Company.....	1880 1881	6,000,000 6,000,000	2,604,708 2,771,791	2,399,385 2,599,229	205,329 172,562	1,928,798 2,072,635	..... .....	..... .....	..... .....
General Insurance Company.....	1880 1881	3,000,000 3,000,000	3,545,963 3,829,622	3,373,109 3,722,518	172,854 107,104	2,471,141 2,642,329	..... .....	..... .....	..... .....
MULHOUSE.—Alsacia Life Insurance Company.....	..... 1882	..... 1,000,000	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....
MUNICH.—Bavarian Mortgage and Exchange Bank, Life Insurance Department.	1880 1881	117,000,000 117,000,000	837,513 944,287	740,749 923,579	96,764 20,708	590,476 575,093	..... .....	..... .....	..... .....
POSEN.—Vesta Life Insurance Bank, Mutual.....	1880 1881	600,000 600,000	333,576 335,604	389,139 332,463	— 55,563 3,141	293,944 290,124	..... .....	..... .....	..... .....
POTSDAM.—German Life, Pension and Annuity.....	1880 1881	600,000 600,000	1,865,461 1,887,086	1,777,835 1,796,332	87,625 90,754	1,690,879 1,694,910	..... .....	..... .....	..... .....
SCHWERIN.—Mecklenberg Life Insurance and Savings Bank.	1880 1881	300,000 300,000	489,488 .....	704,845 .....	195,387 199,801	408,591 408,291	..... .....	..... .....	..... .....
STETTIN.—Germania Life Insurance Company.....	1880 1881	9,000,000 9,000,000	10,826,887 11,872,723	9,640,000 10,427,820	1,186,887 1,444,903	8,805,067 9,540,573	..... .....	..... .....	..... .....
STUTTGART.—General Annuity Institute.....	1880 1881	3,484,786 3,768,689	..... .....	..... .....	..... .....	856,287 891,927	..... .....	..... .....	..... .....
Life Insurance and Savings Bank.....	1880 1881	33,107,913 36,853,562	7,043,661 7,832,543	5,563,648 5,982,098	1,555,032 1,850,445	6,663,768 6,206,018	..... .....	..... .....	..... .....
General German Insurance Union.....	1880 1881	171,471 247,421	429,835 528,188	429,835 523,976	..... 4,212	296,920 351,184	..... .....	..... .....	..... .....

*γ* Dividend July 1, 1883. *δ* Dividend in 1886. *ζ* Besides 58,500 marks to insured in 1880 and 66,500 marks in 1881. *η* To shareholders 89,250 and 51,000 marks for 1880 and 1881 respectively, and 267,750 and 153,000 marks to the insured for same years, constituting in former case 58⅓ and 33⅓ per cent. *θ* Besides reserved 44,508 and 60,809 marks in 1880 and 1881 respectively for the insured. *ο* The shareholders received 35,073 and 33,150 marks for the respective years; the insured 66,591 and 63,294 marks. *π* Fiscal year ended December 31, 1882. *τ* Capital in florins. *ρ* Besides 114,250 marks and 115,809 marks to the insured in 1880 and 1881 respectively. *q* Besides 791,089 marks and 972,043 marks in 1880 and 1881 to insured, being 20 and 21 per cent of premium, respectively. — Loss.

## BELGIAN INSURANCE COMPANIES.

The following statement shows name of company, when formed, nominal capital, number of shares, rate of issue, amount paid up, dividends in 1881 and present value of shares.

NAME OF COMPANY.	Branch.	Location and Date of Organization.	Capital.	Number of Shares.	Nominal Value per Share.	Amount Paid up per Share.	Dividends for 1881.	Marked Price of Shares.
La Securitas.....	Fire.	Antwerp, 1819	Francs. 6,349,200	600	Francs. 10,582	Francs. 2,116	Francs. ....	Francs. 4,000
Les Proprietaires Reunis.....	"	Brussels, 1821	4,232,800	400	10,582	2,116	600	22,500
Compagnie à primes de Bruxelles.....	"	" 1821	3,174,603	1,500	2,116	1,058	265	5,600
L'Escaut.....	Fire and Marine.	Antwerp, 1821	4,232,800	2,000	2,116	529	100	1,400
L'Union Belge.....	Fire.	Brussels, 1824	8,440,000	4,000	2,110	159	13	2,210
Assurances Generales.....	"	" 1830	4,232,800	2,000	2,110	423	125	3,800
La Belgique.....	"	" 1855	2,000,000	2,000	1,000	200	20	1,300
Le Lloyd Belge.....	Fire and Marine.	Antwerp, 1856	3,000,000	600	5,000	1,000	80	1,005
La Nationale.....	Re-Insurance Fire.	Brussels, 1856	3,000,000	1,200	2,500	500	....	2,500
Les Industriels Reunis.....	Fire.	Ghent, 1873	3,400,000	3,400	1,000	250	....	305
Les Sucreries Reunies.....	"	Brussels, 1874	500,000	1,000	500	175	16	350
Les Brasseurs Reunis.....	"	" 1876	545,000	545	1,000	50	....	80
La Nation Belge.....	"	Charleroi, 1880	1,000,000	10,000	100	10	....	30
Les Assurances Belges.....	"	Brussels, 1882	2,000,000	4,000	500	25	....	105
Assurances Generales.....	Life.	" 1824	1,269,652	300	2,116	212	52	3,405
La Royale Belge.....	Life and Accident.	" 1853	3,000,000	1,500	635	635	44	1,265
Les Rentiers Reunis.....	Life.	" ....	500,000	1,000	2,000	300	12	2,400
L'Epargne viag. Union Nationale.....	"	" 1880	8,000,000	1,000	500	200	....	525
La Tutelaire.....	"	" 1881	4,000,000	80,000	100	100	....	....
La Caisse de Retraite.....	"	" 1882	1,000,000	40,000	100	150	....	....
Patria-Belgica.....	Pension.	" 1882	1,000,000	10,000	100	10	....	....
La Bruxelloise.....	Life, Fire, Accident.	" 1878	400,000	1,600	250	5	....	....
La Flandre Agricole.....	Live Stock.	Ghent, 1879	100,000	200	500	250	....	....
Les Fermiers Belges.....	"	Liege, 1880	100,000	1,000	100	100	....	....
Agriculture et Commerce.....	Marine.	Antwerp, 1828	1,500,000	500	3,000	600	....	160
Compagnie Anversoise.....	"	" 1829	900,000	450	2,000	400	10	1,680
L'Océan.....	"	" 1846	816,000	272	3,000	600	....	235
L'Esperance.....	"	" 1846	770,000	385	2,000	400	....	125
L'Atlantique.....	"	" 1849	1,000,000	500	2,000	400	....	165
Antwerpia.....	"	" 1850	1,000,000	500	2,000	400	....	175
Le Commerce d'Anvers.....	"	" 1853	786,000	393	2,000	400	....	170
Le Cercle d'Assureurs.....	"	" 1854	800,000	160	5,000	1,000	....	250
Le Rhin.....	"	" 1855	1,000,000	500	2,000	400	....	175
Neptune.....	"	" 1869	1,000,000	200	5,000	1,250	118	750
Bureau Flemmich.....	"	" 1880	1,250,000	250	5,000	500	38	....

GOVERNMENT LIFE INSURANCE.

NEW ZEALAND'S BUSINESS TRANSACTIONS IN TWELVE YEARS.

The Colonial Government of New Zealand twelve years ago instituted a system of life insurance by the Government. The following statement shows the amount of business done by it since its organization.

PERIOD.				No. of Policies Issued.	Sums Assured.
Period ending 30th June, 1871.....				462	£206,474
Year " " " 1872.....				1,355	456,225
Year " " " 1873.....				1,161	429,450
Year " " " 1874.....				1,499	506,910
Year " " " 1875.....				1,450	498,716
Year " " " 1876.....				1,485	504,509
Year " " " 1877.....				1,422	564,608
Year " " " 1878.....				1,991	680,600
Year " " " 1879.....				2,071	686,283
Year " " " 1880.....				2,274	725,254
Year " " " 1881.....				1,790	550,351
Year " " " 1882.....				2,523	702,912
Total for twelve years.....				19,483	£6,512,292

NOTE.—These figures do not include the industrial business since the re-opening of the Branch in March, 1882.

INCREASE OF RESOURCES.

The increase that has taken place in the funds and annual revenue of the Department during the first twelve years is shown below :

PERIOD.				Funds.	Annual Increase in Funds.	Annual Revenue
Period ending 30th June, 1871.....				£5,045	.....	.....
Year " " " 1872.....				15,056	£10,011	£18,100
Year " " " 1873.....				36,802	21,746	31,490
Year " " " 1874.....				67,105	30,303	45,735
Year " " " 1875.....				109,967	42,862	63,700
Year " " " 1876.....				153,717	43,750	78,935
Year " " " 1877.....				219,394	65,677	91,995
Year " " " 1878.....				292,523	73,129	111,202
Year " " " 1879.....				371,890	79,367	132,622
Year " " " 1880.....				459,336	87,446	146,205
Year " " " 1881.....				557,231	97,895	156,615
Year " " " 1882.....				653,890	*96,659	171,315

\* Reduced by payments on account of bonus for first ten years.

EXPENSES OF MANAGEMENT.

The whole of the expenses of management during the last quinquennium, including commission and other agency expenses, amounted to 13.72 per cent of the total income of the period, or to 15.95 of the premium income. The following table gives the ratio of expenses to premium income in the four life offices doing business in this Colony.

OFFICE.	Date of Establishment.	Age of Office.	Date of Valuation	Ratio of Expenses.	Adjusted Ratio.
A.....	1849	30	1879	15.69	18.40
B.....	1869	11	1880	26.81	29.89
C.....	1869	11	1880	30.88	34.86
N. Z. G't.....	1870	10	1880	15.95	15.95

The amounts from which the ratios have been calculated have been obtained from the consolidated revenue account of each office at the date of its last valuation.



WOODS FOR FUEL.—Taking shellbark hickory as the highest standard, and calling that 100, other trees will compare with it for burning purposes, as follows: Shellbark hickory, 100; pignut hickory, 95; white oak, 84; white ash, 77; dogwood, 75; scrub oak, 73; white hazel, 72; apple tree, 70; white beech, 69; black birch, 65; hard maple, 65; black walnut, 62; yellow oak, 60; white elm, 58; red oak, 56; red cedar, 56; wild cherry, 55; yellow pine, 54; chestnut, 52; yellow poplar, 51; butternut, 43; white birch, 43; white pine 30.

CHINESE INVENTIONS.—Consul Stevens, one of the representatives of the United States in China, writes: "The department requires us to report any new invention we may see or that may come before our observation. Thus far I have seen but two. The first is a pump. I remember when I was a small boy, out in Illinois, men came around to sell a new invention called a chain-pump. The same pump has been used here for more than 2000 years. The second is doubled-headed tacks. No one can tell me how long they have been in use here."

### AUSTRALIAN LIFE ASSURANCE.

BUSINESS REPORTED IN 1882 BY COMPANIES WHOSE HEAD OFFICES ARE IN THE AUSTRALIAN COLONIES, WITH A SUMMARY OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR.

NAME OF OFFICE.	Year of Business.	Accounts Closed.	PARTICULARS OF NEW POLICIES ISSUED DURING THE YEAR.						Funds at the Beginning of the Year.	REVENUE ACCOUNT FOR THE YEAR.		
			ASSURANCES AND ENDOWMENTS.		ANNUITIES.		PREMIUMS.			New Premiums	Renewal Premiums	Consid- erati'n for Annuity's
			No.	Amount.	No.	Amount per An.	Single.	Annual.				
Australian Mutual Provident.....	33rd	Dec. 31, 1881	6,459	£ 2,141,163	10	£ 727	£ 7,039	£ 71,652	£ 67,604	£ 485,637	£ 5,470	
Victoria Life and General (Proprietary).....	23rd	June 30, 1882	....	.....	..	....	....	.....	.....	13,327	.....	
Australian Alliance (Mixed).....	20th	Aug. 31, 1882	319	131,515	..	....	....	6,125	3,647	37,804	.....	
Mutual Life of Australasia.....	13th	June 30, 1882	2,254	589,900	1	110	1,142	20,601	12,480	62,680	1,100	
National Mutual Life of Australia.....	13th	Sept. 30, 1882	4,554	1,109,558	1	60	500	36,652	30,821	68,385	500	
Mutual Assurance of Victoria.....	11th	Dec. 31, 1881	2,419	693,825	5	289	2,509	22,602	19,057	40,717	2,259	
New Zealand Government Life.....	12th	June 30, 1882	2,517	702,912	6	244	4,660	21,829	12,190	125,153	2,553	
Australian Widows' Fund (Mutual).....	11th	Oct. 31, 1882	2,808	600,250	1	....	19	23,372	18,071	32,604	19	
Colonial Mutual Life.....	8th	Mar. 31, 1882	4,309	993,223	4	179	1,179	36,842	32,541	91,463	1,179	
Aus. Temp. & Gen. Mut. Life.....	6th	Sept. 30, 1882	345	56,550	..	....	....	2,010	1,122	4,645	.....	
Total.....	....	.....	25,984	7,018,896	28	1,609	17,048	241,685	197,633	952,415	13,079	

AUSTRALIAN LIFE ASSURANCE.—Continued.

NAME OF OFFICE.		Year of Business.	Accounts Closed	RECEIPTS.				Total.	DISBURSEMENTS.					
				Interest.	Other Receipts.	Gross Receipts.			Claims and Surrend's.	Annuit's.	Cash Bonuses and Dividends.	Expenses.	Gross Disbursements.	Funds at the End of the Year.
Australian Mutual Provident.....	33rd	Dec. 31, 1881		£ 225,769	£ 219	£ 784,699	£ 4,164,209	£ 253,677	£ 4,831	£ 2,856	£ 73,659	£ 335,024	£ 3,829,185	
Victoria Life and General (Proprietary)...	23rd	June 30, 1882		7,623	....	20,950	211,523	10,547	....	....	4,497	15,044	196,480	
Australian Alliance (Mixed).....	20th	Aug. 31, 1882		9,925	....	41,376	198,942	12,490	562	228	7,421	20,701	178,241	
Mutual Life of Australasia.....	13th	June 30, 1882		13,159	38	89,457	273,335	20,020	202	60	20,229	40,512	232,823	
National Mutual Life of Australia.....	18th	Sept. 30, 1882		12,811	186	112,703	292,118	22,536	177	216	38,010	60,939	231,179	
Mutual Assurance of Victoria.....	11th	Dec. 31, 1881		7,973	108	70,114	171,337	15,365	733	4,000	24,488	44,586	126,750	
New Zealand Government Life.....	12th	June 30, 1882		31,310	10	171,316	728,546	46,291	2,211	5,091	21,063	74,656	653,890	
Australian Widows' Fund (Mutual).....	11th	Oct. 31, 1882		8,230	....	58,924	154,058	6,577	74	1,284	17,811	25,745	128,313	
Colonial Mutual Life.....	8th	Mar. 31, 1882		11,284	....	136,467	294,240	27,041	318	....	40,013	67,372	226,868	
Aus. Temp. & Gen. Mut. Life.....	6th	Sept. 30, 1882		710	27	6,504	13,943	1,783	....	....	1,972	3,755	12,188	
Total.....	..	.....		328,794	587	1,492,510	6,504,252	416,327	9,108	13,736	249,162	688,333	5,815,919	

RELATIVE AGE OF ANIMALS.—The average age of cats is 15 years; of squirrels and hares, 7 or 8 years; a bear rarely exceeds 20 years; a dog lives 20 years; a wolf 20; a fox 14 or 15; lions are long-lived the one known by the name of Pompey living to the age of 70. Elephants have been known to live to the age of 400 years. When Alexander the Great had conquered Porus, King of India, he took a great elephant which had fought valiantly for the king, and named him Ajax, dedicated him to the sun, and let him go with this inscription: "Alexander, the son of Jupiter, dedicated Ajax to the sun." The elephant was found with this inscription 350 years after. Pigs have been known to live to the age of 20,

and the rhinoceros to 29; a horse has been known to live to the age of 62, but the average age is 25 or 30; camels sometimes live to the age of 100; stags are very long-lived; sheep seldom exceed the age of 10; cows live about 15 years. Cuvier considers it probable that whales sometimes live 1000 years. The dolphin and porpoise attain the age of 30; an eagle died at Vienna at the age of 104; ravens have frequently reached the age of 100; swans have been known to live to the age of 300. Mr. Malerton has the skeleton of a swan that attained the age of 200 years. Pelicans are long-lived. A tortoise has been known to live to the age of 107 years.

AUSTRALIAN LIFE ASSURANCE RETURNS, 1881-'82.

	1882.			1881.			Gross Increase or Decrease.			Incr. per ct.
PARTICULARS OF NEW POLICIES DURING THE YEAR.										
No. of policies, assurances and endowments..	£	s.	d.	£	s.	d.	£	s.	d.	
Assuring .....	25,984			20,614			5,370			26.05
Number of annuities.....	7,018,896			5,777,726			1,241,170			21.48
Amount per annum.....	28			18			10			
Premiums—Single .....	1,608	19	9	583	13	10	1,025	5	11	
Annual .....	17,047	15	5	7,894	9	4	9,153	6	1	
Funds at the beginning of the year.....	241,684	13	9	199,973	9	9	42,611	4	0	21.40
	5,011,742	8	7	4,250,969	1	4	760,773	7	3	17.90
REVENUE ACCOUNT FOR THE YEAR.										
Receipts—New premiums .....	197,633	18	5	168,776	4	0	28,857	14	5	17.10
Renewal.....	952,415	16	9	848,416	3	11	103,999	12	10	12.26
Consideration for annuities.....	13,079	11	10	3,808	14	10	9,270	17	0	
Interest.....	328,793	14	10	291,444	2	11	37,349	11	11	12.81
Other .....	586	12	0	693	11	3	*106	19	3	
Disbursements—Claims and surrenders.....	416,327	5	0	319,655	2	11	96,672	2	1	30.24
Annuities.....	9,108	9	0	8,361	3	2	747	5	10	
Cash bonuses and dividends.....	13,735	15	3	14,866	5	7	*1,130	10	4	
Expenses.....	249,162	0	5	209,482	18	0	39,679	2	5	18.94
Funds at the end of the year.....	5,815,918	12	9	5,011,742	8	7	804,176	4	2	13.83
Average rate of interest realized, or total funds during the year—per cent.....	6.07			6.29			*.22			

\* Decrease.

AUSTRALASIAN STOCK AND SHARE LIST.

COMPILED BY J BENN BRADSHAW, PRINCESS STREET, DUNEDIN, NEW ZEALAND, FEB. 1, 1883.

COMPANIES.	CAPITAL.		Reserve Fund and Undivided Profits.	SHARE VALUE.		Last Dividend per cent per Annum.	Annual Interest at Present Market Price.	PRICE.		Latest Business Done.
	Subscribed.	Paid-up.		Amount of Share.	Amount Paid-up.			Buyers.	Sellers.	
BANKS.	£	£	£	£	£	£	£	£. s. d.	£. s. d.	£
New Zealand...	1,000,000	1,000,000	609,925	10	10	15	6	.....	23 7 6	23
National of N.Z.	1,000,000	350,000	25,371	10	3	7	7	.....	3 12 0	4
Colonial of N.Z.	1,000,000	400,000	40,501	5	2	7	6	2 6 0	2 7 0	2
Australasia ....	1,200,000	1,200,000	447,089	40	40	12	6	84 0 0	86 0 0	†85
New S. Wales..	1,000,000	1,000,000	503,710	20	20	18	5	66 0 0	68 0 0	†66
Un. of Australia	4,500,000	1,500,000	830,000	25	25	16	6	65 0 0	66 0 0	†65
INSURANCE.										
New Zealand ..	1,000,000	200,000	174,487	10	2	15	8	.....	3 13 3	4
National, N.Z..	2,000,000	95,960	141,464	10	1	20	8	1 5 6	1 6 0	*1
Standard, N.Z..	1,000,000	74,768	16,331	10	1	8	9	0 12 3	0 13 0	1
S. British, N.Z.	1,000,000	100,000	97,783	20	2	15	11	.....	2 18 0	3
Union, N.Z....	2,000,000	87,500	48,771	20	1	10	10	.....	0 19 6	1
Colonial, N.Z..	1,000,000	50,000	16,235	10	1	..	..	.....	0 9 0	..
Victoria.....	1,000,000	44 766	61,488	10	1	100	10	5 0 0	5 7 6	5
N. Z. Accident.	20,000	2,000	2,751	1	..	13	5	0 5 0	0 6 0	..

The above prices are less brokers' commission, which, as a rule, is paid to 8 by the seller; the purchaser paying stamp and registration fees, and exchange (if any). \* New issue, 1 shilling discount. † Quotation November 17, 1882.

# RETIRED AMERICAN COMPANIES.

## LIFE INSURANCE COMPANIES THAT HAVE FAILED OR RETIRED.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1873—	American Mutual, New Haven; re-insured in American Life and Trust.
1868—	American Mutual, Selma; failed.
1875—	American National Life and Trust, New Haven; re-insured in National Capital.
1877—	American Popular, New York; failed.
1871—	American Tontine, New York; re-insured in Empire Mutual.
1872—	Amicable, New York; re-insured in Guardian Mutual.
1872—	Anchor, Jersey City; failed.
1874—	Asbury, New York; failed.
1877—	Atlantic Mutual, Albany; failed.
1872—	Atlas, St. Louis; re-insured in St. Louis Mutual.
1867—	Baltimore, Maryland; re-insured in Equitable.
1870—	Ben Franklin, New York; re-insured in United States.
1872—	California Mutual, San Francisco; re-insured in Republic.
1873—	Carolina, Memphis; re-insured in Southern Life, Memphis.
1877—	Chicago, Chicago; failed.
1864—	Chicago Mutual, Chicago; re-insured in Union Mutual.
1871—	Cincinnati Mutual, Cincinnati; re-insured in
1876—	Columbia, St. Louis; failed.
	Union Central.
1875—	Commonwealth, New York; re-insured in National Life of the U. S. and New Jersey Mutual.
1876—	Continental, New York; failed.
1872—	Craftsmens, St. Louis; re-insured in Hope Mutual.
1850—	Crescent Mutual, New Orleans; failed.
1873—	Delaware Mutual, Wilmington; re-insured in National Life U. S.
1871—	DeSoto, St. Louis; re-insured in Republic.
1868—	Diamond State Mutual, Wilmington; dissolved by mutual consent of policyholders.
1869—	Eagle, Chicago; re-insured in Great Western of Chicago.
1853—	Eagle Life and Health, Jersey City; re-insured in Knickerbocker.
1873—	Eclectic, New York; failed.
1873—	Economical, Providence; re-insured in Republic.
1869—	Empire Mutual, Chicago; re-insured in International.
1872—	Empire Mutual, New York; re-insured in Continental (New York).
1872—	Empire State, Watertown; re-insured in Life Association.
....	Equality, Richmond.
1852—	Equitable Life and Trust, Philadelphia; re-insured in Aetna.
1873—	Excelsior, New York; re-insured in National Life of the U. S.
1871—	Farmers & Mechanics, New York; re-insured in Empire Mutual.
1882—	Franklin, Indianapolis; retired.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1869—	General Life and Accident, Newark; re-insured in New York Life.
1870—	Georgia Mutual, Macon; re-insured in Cotton States.
1874—	Government Security, New York; re-insured in North America.
1870—	Great Western, Chicago; re-insured in Republic.
1870—	Great Western, New York; failed.
1865—	Greenborough Mutual, Greenborough; failed.
1873—	Guardian Mutual, New York; re-insured in North America.
1872—	Hahneman, Cleveland; re-insured in Republic
1875—	Hand-in-Hand, Philadelphia; wound up.
1875—	Hercules, Philadelphia; failed.
1880—	Homestead Bank and Life, Pittsburgh; failed.
	Homestead, Cincinnati.
1872—	Hope Mutual, New York; re-insured in New Jersey Mutual.
1852—	Hope Mutual, Stamford; failed.
1856—	Howard, New York; re-insured in United States.
1873—	International, Chicago; re-insured in Universal.
1872—	International, Jersey City; re-insured in United States.
1878—	Iron City, Pittsburgh.
1856—	Jefferson, Cincinnati; re-insured in Ohio Life and Trust.
1856—	Kentucky Mutual, Covington; failed.
1870—	Keystone Mutual, Harrisburg; failed.
1882—	Knickerbocker, New York; Receiver appointed.
1870—	Laboringmans, Kewanee; failed.
1878—	Life Association of America, St. Louis; Receiver appointed.
1881—	Louisiana, New Orleans; wound up.
1869—	Masonic Orphans' Home, Nashville; re-insured in Nashville Life.
1878—	Massachusetts Hospital, Boston; retired from life insurance field.
1854—	Merchants and Planters, New Orleans; failed.
1875—	Merchants, New York; re-insured in Globe.
1875—	Minnesota Mutual, St. Paul; re-insured in Northwestern Mutual.
1872—	Mississippi Valley, Louisville; re-insured in St. Louis Mutual.
1874—	Missouri Mutual, St. Louis; re-insured in Mound City.
1879—	Missouri Valley, Leavenworth; retired.
1875—	Mound City, St. Louis; changed name to St. Louis Life.
1857—	Mutual, Baltimore; re-insured in Union Mutual.
1876—	Mutual, Chicago; failed.
1875—	Mutual, Pittsburgh; failed.
1853—	Mutual Benefit, New Orleans; failed.
1872—	Mutual Protection, New York; re-insured in Reserve.
1876—	Nashville, Nashville; re-insured in Globe Mutual.
1855—	Nashville Mut. Protection, Nashville; failed.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1874	National, Chicago; failed.
1873	National, New York; re-insured in American National Life and Trust.
1873	National Capital, Washington; re-insured in Penn Mutual.
1866	National Life and Health, Kalamazoo; failed.
1852	National Safety and Trust, Philadelphia; failed.
1877	New Jersey Mutual, Newark; failed.
1872	New York State, Syracuse; re-insured in Guardian Mutual.
1874	North America, New York; re-insured in Universal.
1875	North America, Philadelphia; re-insured in Penn Mutual Life.
1853	North American Mutual Life and Health, Philadelphia; re-insured in Ætna.
1862	North Carolina, Raleigh; failed.
1882	North Carolina State; re-insured in Life Insurance Company of Virginia.
1857	Ohio Life and Trust, Cincinnati, Ohio; re-insured in Jefferson.
1872	Peabody, New York; re-insured in Farmers and Mechanics.
1879	Philadelphia, Philadelphia; retired.
1851	Phoenix, St. Louis; re-insured in New York Life.
1880	Piedmont and Arlington, Richmond; failed.
1873	Policyholders Life and Tontine, Charleston; re-insured in Life Association.
1877	Protection, Chicago; failed.
1867	Provident, Chicago; re-insured in Eagle.
1868	Provident Fund Life and Trust, New York; dissolved.
1878	Railway Passengers, Hartford; business assumed by Travelers, Hartford.
1874	Republic, Chicago; failed.
1872	Reserve, New York; re-insured in Guardian Mutual.
1873	Safety Deposit, Chicago; re-insured in Mutual of Chicago.
1876	Security, New York; failed.
1876	Southern, Memphis; failed.
1856	Southern Mutual, Athens; re-insured in Southern Mutual of Columbia, S. C.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1868	Southern Mutual, Columbia; failed.
1853	Southern Mutual, New Orleans; re-insured in United States Life and Trust of Philadelphia.
1869	Southern Mutual Life and Trust, Mobile; re-insured in New York Life.
1853	Spring Garden, Philadelphia; re-insured in New York Life.
1871	Standard, New York; re-insured in Government Security.
1875	St. Louis Life, St. Louis; re-insured in Columbia.
1873	St. Louis Mutual, St. Louis; re-insured in Mound City.
1856	Susquehanna Mutual, Harrisburgh; re-insured in American of Philadelphia.
1876	Teutonia, Chicago; failed.
1875	Texas Mutual, Galveston; re-insured in Alabama Gold Life.
1852	Trenton Mutual, Trenton; failed.
1840	Union Assurance, New York; failed.
1871	United Security, Philadelphia; re-insured in Penn Mutual.
1868	United States, Lafayette; failed.
1851	United States Annuity and Life, Hartford; failed.
1862	United States Life and Trust, Philadelphia; failed.
1869	Western, Cincinnati; re-insured in Cincinnati Mutual.
1869	Western Mutual, St. Louis; re-insured in Commonwealth.
1881	Western New York, Batavia; Receiver appointed.
1868	Widow and Orphans, St. Louis; re-insured in Life Association.
1876	Widow and Orphans Fund, Nashville; failed.
1872	Widow and Orphans' Benefit, New York; re-insured in Mutual Protection.
1873	Wilmington, Wilmington; re-insured in Life Insurance Company of Va.
1875	World, New York; re-insured in New Jersey Mutual.

## FIRE INSURANCE COMPANIES THAT HAVE FAILED OR RETIRED.

The following is a list of joint-stock fire and marine insurance companies of the United States that have failed or re-insured:

<i>Date of Retirement.</i>	<i>Name of Company.</i>
.....	Adams Fire and Marine, West Virginia; retired.
1879	Adriatic, New York; re-insured in London and Lancashire.
1874	Advance, Philadelphia; re-insured.
1874	Ætna, Chicago; failed.
1879	Ætna, New York; re-insured in Home, New York.
1871	Ætna, New York; failed by Chicago fire.
1871	Albany City, Albany; failed by Chicago fire.
1877	Albermarle, Charlottesville; re-insured in Granite, of Virginia.
1874	Allemania, Cleveland; failed.
1880	Alliance, Boston; re-insured in Re-assurances Générales.
1874	Alliance, New York; failed by Chicago fire.
1874	Alps, Erie; failed.
1878	American, Cincinnati; failed.
1871	American, Providence; failed by Chicago fire.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1874	American Mutual, New Orleans; failed.
1876	American Underwriters, Philadelphia; failed.
1879	Amity, New York; re-insured in Star, New York.
1872	Anchor, St. Louis; failed.
1872	Andes, Cincinnati; failed by Chicago fire.
1878	Anthracite, Philadelphia; re-insured in Sun Philadelphia.
1877	Arctic, New York; re-insured in Imperial.
1883	Argentine, Denver and Indianapolis; Receiver appointed.
1864	Arkansas Home, Little Rock; retired.
1860	Artizans, New York; re-insured in Commonwealth of New York.
1871	Astor, New York; failed by Chicago fire.
1881	Atlas, Hartford; wound up.
.....	Atlas, Missouri; retired.
1875	Atlas, New Orleans; failed.
.....	Atlas, New York.
.....	Atlas Marine, New York.



<i>Date of Retirement.</i>	<i>Name of Company.</i>
1876—	Atlantic, Atlantic; retired.
1871—	Atlantic, Baltimore; re-insured in Home of Maryland.
1879—	Atlantic, Brooklyn; re-insured in Home, New York.
1870—	Atlantic, New Orleans; re-insured in Factors and Traders.
1871—	Atlantic, New York; failed by Chicago fire.
1874—	Atlantic and Pacific, Chicago; failed.
1871—	Aurora, Aurora.
1870—	Aurora, Covington; re-insured in Aurora of Cincinnati.
1869—	Baltic, New York; failed.
.....	Baltimore and Ohio, West Virginia; retired.
1877—	Bangor, Bangor; failed.
1872—	Bay State, Worcester; failed by Boston fire.
1871—	Beekman, New York; failed by Chicago fire.
.....	Berkley, West Virginia; retired.
1881—	Beverly, Beverly, Mass.; re-insured in Shoe and Leather.
1871—	Bloomington, Bloomington; re-insured.
.....	Bluff City, Tennessee; retired.
1877—	Boatmens, St. Louis; re-insured in American Central.
1872—	Boston, Boston; failed by Boston fire.
1872—	Boylston, Boston; failed by Boston fire.
1865—	Brevoort, New York; re-insured in Home, New York.
1877—	Brewers, Milwaukee; retired.
1877—	Brewers and Maltsters, New York; re-insured in Merchants, N. J.
.....	Brunswick, West Virginia; retired.
1870—	Buckeye State, Cincinnati; retired.
1871—	Buffalo City, Buffalo; failed by Chicago fire.
1871—	Buffalo Fire and Marine, Buffalo; failed by Chicago fire.
.....	Builders, West Virginia; retired.
1873—	Burnet, Cincinnati; retired.
1878—	Capital City, Albany; re-insured in Lancashire.
1872—	Capital City, Columbus; re-insured in Franklin, of Ohio.
1878—	Capitol City, Washington; retired.
1872—	Carollton, Carrollton; retired.
1873—	Central, Altoona; re-insured in National of Philadelphia.
1872—	Central, Columbus; re-insured in Franklin of Ohio.
1872—	Central, Dayton; re-insured in Farmers and Merchants of Dayton.
1874—	Central, Philadelphia; failed.
.....	Central City, Alabama; retired.
1866—	Central Park, New York; re-insured in Knickerbocker.
1878—	Chaplain Mutual, Burlington; failed.
1871—	Charter Oak, Hartford; failed by Chicago fire.
.....	Chelsea, New York.
1871—	Chicago, Chicago; failed by Chicago fire.
1871—	Chouteau, St. Louis; failed by Chicago fire.
1874—	Citizens, Baton Rouge; re-insured in Crescent, of New Orleans.
1877—	Citizens, Newark; re-insured in Peoples, of New Jersey.
1882—	Citizens, Washington; re-insured in Firemen, Washington.
1877—	Citizens, Wheeling; failed.
1872—	City, Boston; failed by Boston fire.
1872—	City, Hartford; failed by Chicago fire.
.....	City, Philadelphia; retired.
1880—	City, Providence; re-insured in Imperial and Northern.
1882—	City, Richmond; re-insured in Underwriters Agency, New York.
1878—	City Mutual, St. Louis, re-insured in the Queen.
1882—	Columbia, New York; re-insured in Merchants, New York.
1876—	Clayton, Wilmington; failed.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1879—	Clay Fire and Marine, Newport, Ky.; re-insured in Buffalo German.
1871—	Cleveland, Cleveland; failed by Chicago fire.
1881—	Colorado, Denver; failed.
1878—	Commerce, New York; re-insured in Star.
1871—	Commercial, Chicago; failed by Chicago fire.
1871—	Commercial, Cleveland; failed by Chicago fire.
1876—	Commercial, New Orleans; re-insured in Sun of New Orleans.
1877—	Commercial, St. Louis; failed.
.....	Commercial, West Virginia; retired.
1882—	Commercial Mutual, New York; retired from fire insurance field.
1882—	Commonwealth, Boston; re-insured in Commercial Union.
1871—	Commonwealth, New York; failed.
.....	Commonwealth, Philadelphia; retired.
.....	Commonwealth Insurance Company, West Virginia; retired.
1871—	Connecticut, Hartford; failed by Chicago fire.
1878—	Connecticut Mutual, Meriden, Conn.; re-insured in Continental, New York.
1872—	Continental, Baltimore; re-insured in German of Maryland.
.....	Continental, Philadelphia; retired.
.....	Continental, West Virginia; retired.
1872—	Corn Exchange, New York; failed by Boston fire.
.....	Corn Exchange, Philadelphia; retired.
1870—	Crescent, Cincinnati; retired.
1866—	Croton, New York; failed.
1875—	Davenport, Davenport; retired.
1876—	Defiance, Defiance; retired.
1881—	Delaware State, Wilmington; license revoked; re-insured in Queen.
1874—	Delta, New Orleans; failed.
1882—	Denver, Denver; failed.
.....	De Soto, Missouri; retired.
1872—	Eastern, Bangor; failed.
.....	Easton, Philadelphia; retired.
.....	East River, New York; retired.
1871—	Eclipse, Cincinnati; re-insured in Miami Valley.
1872—	Eliot, Boston; failed by Boston fire.
.....	Emmett, New York; retired.
1878—	Empire, Chicago; retired.
1871—	Enterprise, Philadelphia; failed by Chicago fire.
1880—	Enterprise, Pittsburgh; retired.
1871—	Equitable, Wheaton, Ill.; failed by Chicago fire.
1875—	Eureka, Pittsburgh; failed.
1860—	Everett, New York; failed.
1871—	Excelsior, New York; failed by Chicago fire.
1871—	Excelsior, St. Louis; re-insured in Merchants, N. J.
1872—	Exchange, Boston; failed by Boston fire.
1880—	Fairfield, South Norwalk; re-insured in Niagara.
1878—	Fame, Philadelphia; re-insured in Liverpool and London and Globe.
1880—	Faneuil Hall, Boston; re-insured in Underwriters Agency, N. Y.
1875—	Farm Buildings, Herkimer; failed.
1881—	Farmers, Howard, O.; wound up.
1870—	Farmers and Mechanics, Cincinnati; retired.
1872—	Farmers and Merchants, Dayton; re-insured in Firemen's of Dayton.
1874—	Farmers and Merchants, Mahonoy City; failed.
1877—	Farmers Joint Stock, Meridian, O.; failed.
1876—	Farmers, Merchants and Manufacturers, Hamilton; re-insured in Firemen, of Dayton.
1878—	Farmville, Farmville, Va.; re-insured.
1879—	Federal, Allegheny; retired.



<i>Date of Retirement.</i>	<i>Name of Company.</i>
.....	Federal, Washington, D. C.; retired.
1880	Fidelity, Cincinnati; re-insured in Washington, Cinn.
1878	Fidelity, Delphos, O.; re-insured in Fireman's Fund, San Francisco.
1873	Fireman's, Altoona; failed.
1871	Fireman's, Chicago; failed by Chicago fire.
1879	Fireman's Fund, New York; re-insured in Peoples, Newark.
1872	Firemen's, Boston; failed by Boston fire.
1870	Forest City, Cleveland; failed.
.....	Frankland, Tennessee; retired.
1872	Franklin, Boston; failed by Boston fire.
1882	Franklin, Boston; re-insured in Scottish Union and National.
1874	Franklin, Camden; failed.
1871	Franklin, Cincinnati; re-insured in Triumph and Fidelity.
1878	Franklin, Baltimore; retired.
1874	Franklin, New Orleans; failed.
1867	Franklin, New York; failed.
1878	Franklin, St. Louis; re-insured in Home, New York.
1871	Fulton, New York; failed by Chicago fire.
1868	Gallatin, New York; failed.
1877	Galveston, Galveston; re-insured in Union.
1871	Garden City, Chicago.
1878	Gebhard, New York; merged with the Star, New York.
1871	German, Cleveland; failed.
1872	German, Dayton; re-insured in Teutonia.
1874	German, Erie; failed.
1873	German, St. Louis; re-insured in German-American and German Mutual.
1873	Germania, Cleveland; re-insured in Sun.
1871	Germania, Chicago; failed by Chicago fire.
1879	Germania, Elizabeth; re-insured in La Caisse Generale.
.....	Germania, Toledo; retired.
.....	Girard, New York; retired.
1877	Globe, Boston, re-insured in Shawmut.
1876	Globe, Chicago; failed.
.....	Good Hope, New York; retired.
1865	Goodhue, New York; re-insured in Metropolitan.
1880	Granite, Richmond; re-insured in Connecticut Fire.
1871	Great Western, Chicago; failed by Chicago fire.
1875	Great Western, New Orleans; failed.
.....	Great Western, Philadelphia; retired.
1870	Grocers, New York; re-insured in Greenwich.
1877	Guaranty, New York; re-insured in Royal.
.....	Guardian, Philadelphia; retired.
1874	Gulf City, Mobile; re-insured in Stonewall.
1882	Hamburg-Magdeburg, Hamburg; retired from United States, except Pacific Coast, re-insuring risks in the Fire Insurance Association.
1872	Hamilton, Hamilton; re-insured in Miami Valley.
.....	Hamilton Marine, New York; retired.
.....	Hampden, Springfield; retired.
.....	Hand-in-Hand, Philadelphia; retired.
1866	Harmony, New York; failed.
1871	Hartford, Baltimore; re-insured in Royal.
.....	Hendrick Hudson, New York; retired.
.....	Hernando, Tennessee; retired.
.....	Hibernia, Cleveland; retired.
1880	Hibernia, Newark; re-insured in German-American, N. Y.
1871	Hide and Leather, Boston; failed by Chicago fire.
1879	Hoboken, Hoboken; re-insured in London and Lancashire.
1881	Hoffman, New York; re-insured in Niagara.
1877	Holland Purchase, Batavia; retired.
1880	Home, Charleston, S. C.; re-insured in Phoenix, London.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1871	Home, Chicago; failed by Chicago fire.
1882	Home, Columbus, O.; failed.
1877	Home, Galveston; re-insured in East Texas Insurance Co.
1879	Home, Newark; re-insured in Queen.
1871	Home, New Haven; failed.
1872	Home, Savannah; retired.
1881	Home, Shenandoah; merged with Cedar Rapids.
1873	Home, St. Joseph; re-insured in National Missouri.
1873	Home, Toledo; re-insured in Phenix Brooklyn.
1874	Home, Topeka; re-insured in Brewers.
1872	Home, Washington; retired.
1879	Home Mutual, Boston; failed.
1871	Home Mutual, Cincinnati; re-insured in Union Central.
1880	Home Mutual, St. Louis; re-insured in American Central.
1860	Homestead, New York; failed.
.....	Hope, Louisiana; retired.
1881	Hope, New York; merged in Sterling, N. Y.
1874	Hope, Philadelphia; failed.
1872	Hope, Providence; failed by Chicago fire.
1875	Householders, Pittsburgh; failed.
1872	Howard, Boston; failed by Boston fire.
1882	Humboldt, Newark; re-insured in Williamburgh City and Metropole.
1872	Humboldt, New York; failed by Boston fire.
1871	Illinois, Beardstown; failed.
1871	Illinois Mutual, Springfield; failed.
1882	Importers and Traders, N. Y.; re-insured in American, N. Y.
1866	Indemnity, New York; failed.
1870	Independence, Independence; failed.
1871	Independent, Boston; failed by Chicago fire.
.....	Independent, Philadelphia; retired.
1872	International, New York, failed by Chicago fire.
.....	Iron City, West Virginia; retired.
1871	Irving, New York; failed by Chicago fire.
.....	Jackson Marine, New York.
1879	Jefferson, St. Louis; re-insured in Tradesmen, New York.
1881	Jefferson, Steubenville, O.; re-insured in Norwich Union.
1876	Kansas, Leavenworth; failed.
1871	Kansas City, Kansas City; failed.
.....	Kensington, Philadelphia; retired.
1876	Keystone, Reading; failed.
1871	Knickerbocker, Chicago; failed by Chicago fire.
.....	La Belle, West Virginia; retired.
1880	La Caisse Generale, Paris; retired from U. S., re-insuring American risks in Imperia & Northern, Howard and Fire Association.
1883	La Confiance, Paris; retired from United States, re-insuring American risks in Howard, N. Y., and Manufacturers, Boston.
1870	Lafayette, Cincinnati; retired.
1880	Lafayette, Lexington, Mo.; retired.
1871	Lamar, New York; failed by Chicago fire.
1882	Lamar, New York; re-insured in Phenix of Brooklyn.
1878	Lancaster, Lancaster; Pa.; retired.
1872	Lawrence, Boston; failed by Boston fire.
.....	Lehigh Valley, West Virginia; retired.
1882	Lenox, New York; re-insured in Citizens of New York.
1871	Lorillard, New York; failed by Chicago fire.
1871	Lumberman's, Chicago; re-insured in Firemen's, of Chicago.
1877	Lumberman's and Mechanics', St. Louis; re-insured in National of New York.
1882	Lynchburg Banking and Ins. Co., Lynchburg, Va.; retired from insurance field.
1880	Madison, Madison, Wis.; re-insured in Westchester, New York.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1879—	Manayunk, Philadelphia; retired.
1871—	Manhattan, New York; failed by Chicago fire.
1882—	Manhattan, N. Y.; re-insured in Phenix, Brooklyn.
1872—	Manufacturers, Boston; failed by Chicago fire.
1882—	Manufacturers, Newark; re-insured in Germania, N. Y.
.....	Manufacturers, Philadelphia; retired.
1871—	Market, New York; failed by Chicago fire.
1872—	Market, New York; failed by Boston fire.
.....	Massasoit, Springfield; retired.
1880—	Mechanics, Newark; re-insured in German-American of New York.
.....	Mechanics, Owensburg, Va.; retired.
1881—	Mechanics Mutual, Boston; re-insured in Scottish Union and National.
1875—	Mercantile, Chicago; re-insured in Home of Galveston.
1879—	Mercantile Mut. (Marine), New York; retired.
.....	Merchants, Bangor; retired.
1872—	Merchants, Boston; failed by Boston fire.
1871—	Merchants, Chicago; failed by Chicago fire.
1871—	Merchants, Hartford; failed by Chicago fire.
1877—	Merchants, Louisville; re-insured in Royal.
1868—	Merchants, Memphis; re-insured in Phoenix of Memphis.
1871—	Merchants, New York; failed by Chicago fire.
1875—	Merchants, New Orleans; failed.
.....	Merchants, Philadelphia; retired.
1871—	Merchants and Mechanics, Baltimore; failed by Chicago fire.
1875—	Merchants and Mechanics, Petersburg; failed.
.....	Merchants and Mechanics, Philadelphia; retired.
1882—	Merchants and Mechanics, Richmond, Va.; re-insured in Underwriters Agency, N. Y.
1871—	Merchants and Traders, Louisville; re-insured.
1883—	Metropole, Paris; retired from U. S.; re-insuring in Niagara.
.....	Metropolis, New York; retired.
1871—	Metropolitan, New York; re-insured in Continental.
1879—	Michigan State, Adrian; re-insured in Home, N. Y.
1879—	Mississippi Valley, Memphis; retired.
1879—	Mobile Fire Department Ins. Co., Mobile; retired.
1870—	Monumental, Baltimore; re-insured in Royal.
1865—	Morris, New York; failed.
1873—	Mutual Benefit, Boston; failed by Boston fire.
1871—	Mutual Security, Chicago; failed by Chicago fire.
.....	Nail City, West Virginia; retired.
1874—	Narragansett, Providence; re-insured in Commercial Union.
1872—	National, Bangor; failed by Boston fire.
1872—	National, Boston; failed by Boston fire.
1874—	National, Hannibal; failed.
.....	National, Philadelphia; retired.
1869—	National, San Francisco; re-insured.
1870—	National, Toledo; retired.
.....	Nautilus, New York.
1872—	Neptune, Boston; failed by Boston fire.
.....	Neptune, Philadelphia; retired.
.....	Neptune Marine, New York.
1871—	New Amsterdam, New York; failed.
1882—	Newark City, Newark; re-insured in Citizens, N. Y.
.....	New England, Hartford.
1880—	New England Mutual, Boston; re-insured in the General Re-insurance Co. of Paris.
1875—	Newport, Providence; re-insured in Providence-Washington.
1865—	New World, New York; re-insured in North American of N. Y.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1881—	New York and Boston, New York; re-insured in Scottish Union and National and Lion.
1879—	New York Central, Union Springs; retired.
1881—	New York City, New York; re-insured in Standard of London.
1878—	New York Produce Exchange, New York; re-insured in Safeguard.
1872—	North American, Boston; failed by Boston fire.
1871—	North American, Hartford; failed.
1871—	North American, New York; failed.
1881—	Northern, Watertown; wound up.
1873—	North Missouri, Macon; failed.
1875—	North Penn, North Wales; failed.
1868—	Northwestern, Oswego; failed.
1871—	Norwich, Norwich; failed.
1871—	Occidental, San Francisco; failed by Chicago fire.
1879—	Ohio, Chillicothe; re-insured in North German.
1871—	Ohio Valley, Cincinnati; re-insured in Farmers, Merchants and Manufacturers.
1877—	Old Dominion, Richmond; re-insured in Liverpool and London and Globe.
1881—	Old North State, Warrenton; wound up.
1874—	Oriental, Jersey City; failed.
1870—	Oriental, San Francisco; failed.
1877—	Oswego and Onondago Phoenix; re-insured in Commercial Union.
1876—	Oswego County Farmers, Sandy Creek; re-insured in Homestead of Watertown.
1871—	Pacific, San Francisco; failed by Chicago fire.
1880—	Pacific, St. Louis; re-insured in American Central, St. Louis.
.....	Palladium, New York.
1875—	Palisade, Jersey City; failed.
1877—	Paterson, Paterson; failed.
.....	Peabody, Philadelphia; retired.
1876—	Penn, Philadelphia; failed.
1872—	Peoples, Baltimore; re-insured in Hanover.
1872—	Peoples, Cincinnati; re-insured in Clay of Newport.
1875—	Peoples, Little Rock; re-insured in Continental.
1882—	Peoples, Newark; re-insured in Niagara, N. Y.
1876—	Peoples, Philadelphia; failed.
1871—	Peoples, San Francisco; failed by Chicago fire.
1881—	Peoples, Trenton; re-insured in German-American, N. Y.
1872—	Peoples, Worcester; failed by Boston fire.
1852—	Philadelphia, Philadelphia; re-insured in New York Life.
1873—	Phoenix, Baltimore; re-insured in Hamburg-Bremen.
1881—	Phoenix, Memphis; re-insured.
1878—	Phoenix, Newark; retired.
1877—	Phoenix, St. Louis; re-insured in Queen.
.....	Planters, Jackson, Miss.; retired.
1872—	Prescott, Boston; failed by Boston fire.
1871—	Putnam, Hartford; failed by Chicago fire.
.....	Quaker City, Philadelphia.
1870—	Queen City, Cincinnati; retired.
1871—	Reapers' City, Rockford; failed.
1882—	Relief, N. Y.; re-insured in Niagara, N. Y.
1871—	Republic, Chicago; failed by Chicago fire.
1882—	Republic, New York; re-insured in North British and Mercantile.
1877—	Residence, Cleveland; re-insured in Scottish Commercial.
1871—	Resolute, Baltimore; re-insured in Imperial.
1878—	Resolute, New York; amalgamated with New York City.
1881—	Revere, Boston; re-insured in Fire Insurance Association, London.
1882—	Richmond Banking and Ins. Co., Richmond, re-insured in Royal.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1878—	Richmond Fire Association, Richmond; re-insured.
1876—	Ridgewood, New York; re-insured in Connecticut fire.
.....	Robert Morris, Philadelphia; retired.
1881—	Rochester, Rochester, Pa., failed.
1879—	Roger Williams, Providence; re-insured in Home, New York.
1879—	Royal Canadian, Montreal; retired from the United States.
1879—	Safeguard, New York; re-insured in London and Lancaster.
1876—	Safeguard, Philadelphia; failed.
1875—	Salamander, New Orleans; re-insured in Teutonia of New Orleans.
1871—	Sangamo, Springfield; re-insured in Merchants of Chicago.
1871—	Schenectady, Schenectady; failed.
1880—	Scottish Commercial, Glasgow; merged in Lancashire.
1880—	Sea Board, Norfolk, Va.; retired.
.....	Sea Marine, New York.
1871—	Security, New York; failed by Chicago fire.
.....	Security, Philadelphia; retired.
.....	Seventh Ward, New York.
1880—	Shawmut, Boston; re-insured in the Re-assurances Générales Company of Paris.
1872—	Shoe and Leather Dealers, Boston; failed by Boston fire.
1870—	Southern, Bloomfield; failed.
1874—	Southern, Savannah; re-insured.
.....	Southern Underwriters, North Carolina; re-
1877—	Southern Underwriters Association, Raleigh; failed.
1874—	Southside, Pittsburgh; failed.
1878—	South St. Louis Mutual, St. Louis; Receiver appointed.
1870—	Springfield, Springfield; failed.
1880—	St. Nicholas, New York, re-insured in German American.
1871—	State, Chicago; failed by Chicago fire.
1870—	State, Cleveland; failed.
1873—	State, Hannibal; failed.
1879—	State, Jersey City; re-insured in Westchester.
1876—	State, Lansing; re-insured in Home of New York.
1877—	State, Laporte; failed.
1861—	State, New Haven; failed.
1874—	State, Parkersburg; failed.
.....	State, Philadelphia; retired.
1875—	State, Rutland; re-insured in Ætna. tired.
1879—	St. Joseph, St. Joseph; re-insured in German-American.
1877—	St. Louis, St. Louis; re-insured in Queen.
1870—	St. Louis Floating Dock and Ins. Co., St. Louis; re-insured in American Central.
1868—	St. Marks, New York; failed.

<i>Date of Retirement.</i>	<i>Name of Company.</i>
1872—	Suffolk, Boston; failed by Boston fire.
1876—	Sun, Cleveland; re-insured in Continental.
1876—	Sunbury, Sunbury; failed.
1882—	Tabor, Denver; retired.
1876—	Tennessee, Nashville; re-insured in Connecticut.
.....	Tennessee Fire-Marine, Tennessee; retired.
1871—	Teutonia, Cleveland; failed.
1878—	Texas Banking and Insurance Co., Galveston; retired from insurance field.
.....	Thames, Norwich.
1871—	Tobacco, Cincinnati, re-insured.
1875—	Tradesmen's, New Orleans; failed.
1883—	Tradesmen's, New York; re-insured in Standard Fire Office.
1872—	Tremont, Boston; failed by Boston fire.
.....	Triton, New York.
1872—	Triumph, Cincinnati; re-insured in Amazon.
1872—	Underwriters, Altoona; failed.
.....	Union, Cincinnati; retired.
1874—	Union, Jersey City, failed.
1873—	Union, St. Louis; re-insured in Merchants of N. J.
1874—	Union, Baltimore; re-insured in Home of N. Y.
.....	United Fire, Marine and Life, New York.
1870—	United States, Baltimore; failed.
1877—	United States, St. Louis; re-insured in Scottish Commercial.
1860—	Wall street, New York; failed.
1870—	Washington, Baltimore; re-insured in the Queen.
1872—	Washington, Boston; failed by Boston fire.
1876—	Washington, Memphis; re-insured in Merchants of Memphis.
1872—	Washington, New York; failed by Boston fire.
1871—	Washington, New York; failed by Chicago fire.
.....	Washington Marine, New York. German-American.
.....	Washington, Philadelphia; retired.
1879—	Washington, Plainfield, N. J.; re-insured in
.....	Washington, Washington; retired.
1882—	Watertown, Watertown; re-insured in Sun Fire Office.
1871—	Western, Buffalo; failed by Chicago fire.
.....	Western Massachusetts, Pittsfield.
.....	Western, Philadelphia; retired.
1875—	Western Texas, San Antonio; retired.
1874—	West Virginia, Wheeling; failed.
1873—	Williamsport, Williamsport; re-insured.
1871—	Winnesheik, Freeport; failed.
1875—	Workingman's, New Orleans; failed.
1860—	World's Safe, Troy; failed.
1875—	Wyoming, Wilkesbarre; re-insured in Commercial Union.
1871—	Yonkers and New York, New York; failed by Chicago fire.

## COMPANIES IN THE HANDS OF RECEIVERS.

The following is a list of fire and fire-marine insurance companies in the United States in process of winding up, with names of receivers or other persons in charge:

### COLORADO.

Argentine, Denver; G. W. Stubbs; Receiver; Indianapolis.

### CONNECTICUT.

American Mutual Life, New Haven; Talcott H. Russell, Receiver.  
Atlas, Hartford; Jos. H. Sprague, President.  
Bristol Mutual, Bristol; H. W. Gridley, President.  
Fairfield, South Norwalk; W. S. Hanford, President.

### CONNECTICUT.—Continued.

National Life and Trust, New Haven; Talcott H. Russell, Receiver.

### ILLINOIS.

Ætna, Chicago; B. A. Turpin, Receiver.  
Alton Mutual Insurance and Savings, Alton.  
Atlantic and Pacific, Chicago; B. A. Turpin, Receiver.  
Aurora, Aurora; L. D. Brady, Assignee.  
Chicago Life, Chicago; George M. Bogue, Receiver.

**ILLINOIS.—Continued.**

Chicago, Chicago; J. K. Murphy, Assignee.  
Chicago Firemen's, Chicago; O. H. Horton, Assignee.  
Commercial Fire, Chicago; R. E. Jenkins, Assignee.  
Empire, Chicago; William O. Cole, Assignee.  
Equitable, Chicago; Jas. Long, Assignee.  
Farmers and Merchants, Quincy; William H. Ben-  
nison, Receiver.  
Germania, Chicago; William Vorke, Assignee.  
Globe, Chicago; Robert E. Jenkins, Assignee.  
Great Western, Chicago; C. W. Upton, Assignee.  
Home Fire, Chicago; Thos. Bulkley, Assignee.  
Knickerbocker, Chicago.  
Lamar, Chicago; George Chandler, Assignee.  
Lumberman's, Chicago; T. C. Hoag, Assignee.  
Merchants, Chicago; William E. Rollo, Assignee.  
Mutual Life, Chicago; C. C. Holton, Receiver.  
Mutual Security, Chicago; Mark Kimball, Assignee.  
National Life, Chicago; Kirk Hawes, Assignee.  
Protection Life, Chicago; E. D. Cook, Assignee.  
Republic, Chicago; J. R. Payson, Assignee.  
Republic Life, Chicago; Samuel D. Ward, Re-  
ceiver.  
Safety Deposit Life, Chicago; C. C. Holton, Re-  
ceiver.  
State, Chicago; Norman C. Perkins, Assignee.  
Teutonia Life, Chicago; Elmer Washburn, Re-  
ceiver.  
Winneshiek, Freeport.

**KANSAS.**

Missouri Valley Life, Leavenworth; E. Ballen,  
President.

**KENTUCKY.**

Clay Fire and Marine, Newport; H. W. Lope,  
Secretary.  
Farmers and Drovers, Louisville; R. S. Veech,  
President.

**MAINE.**

Eastport Mutual, Eastport; L. G. Downes, Re-  
ceiver, Calais, Me.  
Penobscot Mutual, Bangor; Charles P. Wiggin,  
Secretary.  
Somerset Mutual, Skowhegan; T. H. Dinsmore,  
Secretary.

**MASSACHUSETTS.**

Alliance, Boston; in hands of old management.  
Atlantic Fire and Marine, Provincetown; in hands  
of old management.  
Boot Manufacturers Mutual, Boston; C. A. Grinn-  
nell, President; in hands of old management.  
Boston, Boston; Charles Allen, Receiver.  
City Mutual, Boston; in hands of old manage-  
ment.  
Commonwealth, Boston; in hands of old manage-  
ment.  
Conway Mutual, Conway; H. W. Billings, Re-  
ceiver.  
Faneuil Hall, Boston; in hands of old manage-  
ment.  
Franklin, Fire, Boston; James C. Davis, Receiver.  
Franklin Ins. Co., Boston, and Granby Mutual of  
Granby; are voluntarily closing; in hand of  
old management.  
Howard, Boston; George Ripley, Receiver.  
Manufacturers, Boston; C. L. Thayer, Receiver.  
Mechanics Mutual, Boston; in hands of old man-  
agement.  
Neptune, Boston; George F. Osborne, Receiver.  
New England Mutual, Boston; in hands of old  
management.  
New England Mutual Marine, Boston; George C.  
Lord, Receiver.  
Revere, Boston; in hands of old management.  
Shawmut, Boston; in hands of old management.  
Washington, Boston; Isaac Sweetzer, Receiver.

**MASSACHUSETTS.—Continued.**

Westfield Mutual, Westfield; in hands of old man-  
agement.  
Weymouth and Braintree Mutual, Worcester; \* in  
hands of old management.

**MICHIGAN.**

Merchants Mutual, Detroit; Frank G. Russell, Re-  
ceiver.  
Michigan State, Adrian; William S. Wilson, Re-  
ceiver.

**MISSOURI.**

Atlas Mutual Life, St. Louis, I. R. Herman, Re-  
ceiver.  
Columbia Mutual Life, St. Louis; L. E. Alexander,  
Receiver.  
Commercial, St. Louis; Hon. H. A. Jones, Re-  
ceiver.  
Desoto Mutual Life, St. Louis; I. R. Herman, Re-  
ceiver.  
Kansas City Fire and Marine, Kansas City; John  
F. Williams, Superintendent Insurance De-  
partment.  
Lafayette, Lexington; William Morrison, Presi-  
dent.  
Life Association of America, St. Louis; John F.  
Williams, Superintendent Insurance Depart-  
ment.  
Missouri Mutual Life, St. Louis; I. R. Herman,  
Receiver.  
North Missouri, Macon; Wm. E. Walker, Assignee  
in Bankruptcy (St. Louis, Mo.)  
Phoenix, St. Louis; Webb M. Samuel, President.  
St. Joseph Fire and Marine, St. Joseph; A. P.  
Goff, President.  
St. Louis, St. Louis; Adolphus Meyer, President.  
St. Louis Mutual Life, St. Louis; Silas Bent, Re-  
ceiver.  
United States, St. Louis; W. H. Scudder, Presi-  
dent.

**NEW JERSEY.**

Bergen County Mutual, Hackensack; in hands of  
old management.  
Mendham Mutual, Mendham; in hands of old  
management.  
Paterson, Paterson; in hands of Receiver.  
West Jersey, Mutual; Wenonah, in hands of  
old management.

**NEW YORK.**

*Life.*

Asbury Life, New York; A. V. Storit, Receiver,  
271 Broadway.  
Atlantic Mutual Life, Albany; E. Newcomb, Re-  
ceiver (appointed August 6, 1877.)  
Continental Life, New York; A. B. Hepburn,  
Receiver (appointed February 28, 1883), 20  
Nassau street.  
Eclectic Life, New York; Philo T. Ruggles, Re-  
ceiver, 29 Wall street.  
Empire Mutual Life, New York; A. B. Hepburn,  
Receiver, 20 Nassau street.  
Globe Mutual Life, New York; James D. Fish,  
Receiver (appointed May 29, 1879), 80 Wall  
street.  
Guardian Mutual Life, New York; H. R. Pierson,  
Receiver (appointed March 8, 1877), address  
Albany.  
Knickerbocker Life, New York; Charles H. Russell  
(appointed Dec. 29, 1882), Receiver.  
New York State Life, New York; H. R. Pierson,  
Receiver (appointed March 8, 1877), address  
Albany.  
North American Life, New York; H. R. Pierson,  
Receiver (appointed March 8, 1877), address  
Albany.

\* All those "In hands of old management" are grad-  
ually winding up, and the Receiverships will probably  
all close within the year.



NEW YORK.—Continued.

Life.

Reserve Mutual Life, New York ; H. R. Pierson, Receiver (appointed March 8, 1877), address Albany.  
Security Life, New York ; W. H. Wickham, Receiver (appointed Dec. 13, 1876), 31 Pine street.  
Universal Life, N. Y. ; W. D. Wendell, Receiver, Albany.  
Western New York, Batavia ; D. W. Tomlinsen and O. C. Parker, Receivers.  
Widows and Orphans Benefit Life, H. R. Pierson, Receiver (appointed March 8, 1877), address Albany.  
World Mutual Life, New York ; S. W. Rosendale, Receiver (appointed March 23, 1879), address Albany.

Fire.

Adriatic, New York city ; Wm. A. Seaver, Receiver, 187 Broadway.  
Ætna, New York city ; Fred'k A. Conkling, Receiver, 172 Broadway.  
Arctic, New York city ; Vincent Tilyou, Receiver, 71 Liberty street.  
Atlantic, New York city ; John D. Cocks, Receiver, 178 Broadway.  
Baltic, New York city ; Wm. H. Kipp, Receiver 231 Broadway.  
Beekman, New York city ; Francis M. Bixby, Receiver.  
Brewers and Malsters, New York city ; Peter Ammerman, Receiver, 13 Broadway.  
Columbia, New York city ; E. H. Hobbs, Receiver.  
Columbian, Marine, New York city : George A. Osgood and J. P. Paulison, Receivers.  
Commerce Fire, New York city ; Duncan McDougall, President.  
Corn Exchange, New York city ; Wm. R. Foster, Receiver, 104 Broadway.  
Farmers Joint Stock, Meridian ; Marcus D. Drew, Receiver,  
Firemens Fund, New York city ; Chas. E. Appleby, Receiver, 155 Broadway.  
Holland Purchase, Batavia ; George Bowen, President.  
Homestead, Watertown ; Samuel T. Woolworth, Receiver.  
Lamar, New York city ; 5 and 7 Dey street.  
Manhattan, New York city ; Andrew J. Smith Receiver, 68 Wall street.

NEW YORK.—Continued.

Fire.

Mercantile Mutual, New York city ; A. G. Montgomery, Jr., President, 35 Wall street.  
Metropolitan, New York city ; Chas. E. Appleby Receiver, 155 Broadway.  
New York Central, Union Springs ; W. E. Hughie President.  
New York Produce Exchange, New York city Warren Harriott, President.  
Oswego and Onondaga, Baldwinsville ; E. Kirby West, Receiver.  
Ridgewood, Brooklyn ; Wm. G. Low, Receiver.  
Safeguard, New York city ; James Yereance, Receiver.  
Security, New York city ; E. H. Wooton, Receiver.  
Washington, New York city ; Wm. K. Lathrop Receiver, 170 Broadway.  
Washington, New York city ; G. B. Satterlee, Receiver.

PENNSYLVANIA.

Central, Philadelphia ; A. W. Norris, Receiver, German, Erie ; W. Varnum, Receiver.  
Lycoming Fire, Muncy ; J. A. Beeber, Receiver.  
Newtown, Newtown ; A. W. Norris, Receiver.  
Penn Fire, Philadelphia ; W. McMichael, Receiver.  
Rochester, Beaver Co. ; J. J. Wickham, Receiver.  
Sunbury, Sunbury ; Hass & Kase, Receivers.  
Williamsport, Williamsport ; W. D. Crocker, Receiver.

RHODE ISLAND.

Butler Mutual, Providence ; W. H. Ham, President.  
Roger Williams, Providence ; J. W. Davenport, President.

TENNESSEE.

Mississippi Valley, Knoxville ; L. B. Eaton, President.

CANADA.

Globe Mutual Life, New York ; W. C. Wells Montreal, Assignee.  
The Canada Agricultural Insurance Co. of Montreal ; P. S. Ross, J. P. Fish, G. H. Dumesnil, Montreal, Assignees.  
The Provincial Insurance Co. of Toronto ; Arthur Harvey, Toronto, Assignee.

THE INSURANCE CENSUS OF EUROPE.

At the close of 1880 there was 1,152 regularly incorporated insurance companies in Europe, distributed as follows :

Germany .....	258
England.....	249
France .....	226
Netherlands .....	119
Austro-Hungary.....	63
Italy .....	57
Sweden and Norway.....	38
Belgium .....	26
Denmark .....	25
Spain.....	23
Switzerland.....	22
Russia.....	20
Portugal .....	12
Greece .....	9
Turkey.....	3
Roumania .....	2
Total.....	1,152

Separated according to the branches of business transacted :

Strictly Fire Companies.....	260
Life Companies.....	192
Hail Companies .....	79
Transportation Companies (including marine insurance).....	280
Casualty Companies.....	42
Various other Distinctive Insurance and Combined Insurances.....	299
Total.....	1,152

INTERESTING EVENTS.

The Bank of Venice was established in 1171.  
The Bank of England was established in 1694.  
Bayonets were invented at Bayonne in 1670.

**SHOWING PERCENTAGE OF PREMIUM TO BE RETURNED TO THE ASSURED.**

[illegible]

**EXAMPLE.**—Suppose a “three year” policy, premium \$60, having six months to run, is to be canceled, we find in table that 10 per cent of premium is to be returned—10 per cent of \$60 = \$6.



# FIRE INSURANCE STOCKS AND DIVIDENDS.

## DIVIDENDS OF AMERICAN FIRE INSURANCE COMPANIES FOR TWELVE YEARS.

[CORRECTED TO MAY 15, 1883.]

Year Organized.	NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIVIDEND—PER CENT.												CASH DIVIDEND DECLARED DURING 1883.		Value of Stock, Per \$100, January 1, 1883.	Latest Sale of Stock (per cent).	
																Date.	Pr. Ct.			
				1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.					
1819	Etna, Hartford.....	\$4,000,000	\$100	22	p	22	26	24	24	22	20	20	20	20	19	18	Jan & Apr. January	9	\$179.83	235
1853	Agricultural, Watertown.....	300,000	100	30	20	20	10	10	10	10	10	10	10	10	10	10	"	10	183.38	200
1811	Albany, Albany.....	200,000	40	6½	10	12	18	16½	17½	p	17½	15	13½	56½	8	4	"	5	161.72	142½
1859	Allegheny, Pittsburgh.....	100,000	50	p	p	10	16	4	20	4	4	8	8	8	8	4	.....	..	131.92	120
1868	Allemania, Pittsburgh.....	200,000	50	10	10	10	*43½	10	5	5	p	6	p	8	6	6	January	4	121.53	116
1871	Amazon, Cincinnati.....	300,000	20	..	9	p	p	5	10	15	10	10	10	10	10	6	"	3	153.61	100
1818	American, Boston.....	300,000	100	25	25	p	p	p	10	10	10	12	10	10	10	10	"	5	142.48	140½
1853	American Central, St. Louis.	600,000	25	13	p	3½	5	12	5	13	13	15	18½	*26	8½	27½	"	5	139.06	120
1855	American, Chicago.....	200,000	100	7	7	7	7	7	20	50	50	15	18½	8½	8½	27½	.....	..	261.24	..
1859	American Exchange, N. Y.....	200,000	100	12	6	10	10	10	10	10	10	10	10	10	10	10	January	5	133.42	111
1857	American, New York .....	400,000	50	17	14	14	14	15	15	15	14	11½	12½	10	10	8½	"	5	239.78	150
1846	American, Newark.....	600,000	5	8	9	9	10	10	10	10	10	10	10	10	10	10	March	10	234.27	150
1810	American, Philadelphia.....	400,000	100	15	15	p	8	8	10	10	10	10	10	10	10	10	April	5	256.88	175
1872	Armenia, Pittsburgh.....	250,000	100	..	..	..	11	12	11	9	7	6	7	9	9	7	.....	..	106.18	100
1866	Artisans, Pittsburgh.....	100,000	50	16	4	13	11	5	12	10	10	9	8	8	8	8	.....	..	121.01	..
1847	Associated Firemen, Baltimore	200,000	5	6	9	7	8	10	10	10	10	10	10	10	10	10	January	5	171.69	140
1852	Atlantic F. & M., Providence.	200,000	33½	12	8	p	6	12	9	5	p	3	6	6	6	6	"	3	106.49	..
1865	Boatman, F. & M., Pittsburgh	250,000	50	8	4	4	10	6	12	8	10	12	10	10	10	8	"	4	132.00	156
1872	Boylston Mutual, Boston .....	557,200	100	..	..	..	12	18	12	9	9	6	12	12	12	p	Jan. & Apr. February	6	134.89	110
1849	Broadway, New York.....	200,000	25	14	18	20	20	20	20	20	20	18	16	16	16	14	January	7	266.55	175
1824	Brooklyn, Brooklyn.....	153,000	17	20	20	20	20	20	20	20	20	20	20	20	20	20	"	10	231.88	165
1874	Buffalo, Buffalo.....	200,000	100	..	..	..	..	10	10	10	10	7½	8½	p	p	5	"	5	112.72	105
1867	Buffalo German, Buffalo.....	200,000	100	8½	10	10	15	15	15	15	15	15	15	15	15	15	"	7½	347.10	200
1861	California, San Francisco.....	600,000	100	10	p	9	20	13	16	30	17	16	19	10	10	12	Jan. & Apr.	6	123.41	121
1865	Cash, Pittsburgh.....	100,000	50	14	16	16	16	16	16	16	9	8	8	8	8	8	.....	..	165.94	120
1829	Cincinnati, Cincinnati.....	150,000	25	6	p	p	10	10	12	12	12	10	10	10	10	10	.....	..	138.19	140
1836	Citizens, New York .....	300,000	20	13	14	7	17	20	20	20	20	20	20	20	20	20	January	5	243.66	150
1849	Citizens, Pittsburgh.....	200,000	50	20	5	3	5	p	p	12	8	7	8	8	8	8	"	8	116.34	124
1837	Citizens, St. Louis .....	200,000	100	10	10	10	10	10	10	10	10	8	10	10	10	10	January	5	178.52	108
1833	City, New York.....	210,000	70	15	20	14	20	20	20	20	16	10	10	10	3	6	"	3	181.58	115
1870	City, Pittsburgh.....	100,000	50	..	125	125	125	125	10	10	7	8	8	8	8	8	February January	5 4	144.48	124

Year	Company	Capital	Dividends applied to capital	Dividends applied to surplus	Dividends payable one per cent monthly
1850	Clinton, New York.....	\$950,000	14	15	151.06
1851	Columbia, Dayton.....	150,000	10	10	144.90
1852	Commerce, Albany.....	200,000	10	10	169.79
1853	Commercial, New York.....	200,000	11	10	130.19
1854	Commercial, Cincinnati.....	100,000	12	16	203.20
1855	Commercial, San Francisco.....	100,000	12	12	145.71
1856	Commercial, Milwaukee.....	100,000	10	10	137.10
1857	Commercial, Hartford.....	100,000	10	10	129.23
1858	Continental, New York.....	1,000,000	10	10	255.79
1859	Continental, New York.....	1,000,000	10	10	195.28
1860	Continental, New York.....	1,000,000	10	10	97.94
1861	Continental, New York.....	1,000,000	10	10	1450.76
1862	Continental, New York.....	1,000,000	10	10	188.77
1863	Continental, New York.....	1,000,000	10	10	318.79
1864	Continental, New York.....	1,000,000	10	10	157.07
1865	Continental, New York.....	1,000,000	10	10	120.53
1866	Continental, New York.....	1,000,000	10	10	104.53
1867	Continental, New York.....	1,000,000	10	10	121.34
1868	Continental, New York.....	1,000,000	10	10	215.37
1869	Continental, New York.....	1,000,000	10	10	130.49
1870	Continental, New York.....	1,000,000	10	10	155.10
1871	Continental, New York.....	1,000,000	10	10	284.41
1872	Continental, New York.....	1,000,000	10	10	148.52
1873	Continental, New York.....	1,000,000	10	10	116.06
1874	Continental, New York.....	1,000,000	10	10	119.19
1875	Continental, New York.....	1,000,000	10	10	114.87
1876	Continental, New York.....	1,000,000	10	10	217.31
1877	Continental, New York.....	1,000,000	10	10	156.71
1878	Continental, New York.....	1,000,000	10	10	120.99
1879	Continental, New York.....	1,000,000	10	10	119.89
1880	Continental, New York.....	1,000,000	10	10	233.15
1881	Continental, New York.....	1,000,000	10	10	104.81
1882	Continental, New York.....	1,000,000	10	10	120.09
1883	Continental, New York.....	1,000,000	10	10	164.42
1884	Continental, New York.....	1,000,000	10	10	129.04
1885	Continental, New York.....	1,000,000	10	10	121.03
1886	Continental, New York.....	1,000,000	10	10	314.38
1887	Continental, New York.....	1,000,000	10	10	251.96
1888	Continental, New York.....	1,000,000	10	10	123.26
1889	Continental, New York.....	1,000,000	10	10	151.35
1890	Continental, New York.....	1,000,000	10	10	184.16
1891	Continental, New York.....	1,000,000	10	10	154.69
1892	Continental, New York.....	1,000,000	10	10	184.16
1893	Continental, New York.....	1,000,000	10	10	155.41
1894	Continental, New York.....	1,000,000	10	10	151.79

\* Includes stock dividend applied to capital.

† Dividends applied to capital.

‡ Including outstanding scrip in surplus.

§ No dividend declared.

¶ Dividends payable one per cent monthly.

## FIRE INSURANCE STOCKS AND DIVIDENDS—Continued.

Year Organized.	NAME AND LOCATION OF COMPANY.	Capital Paid up.	P <sup>r</sup> Value of Stock.	ANNUAL DIVIDEND—PER CENT.											CASH DIVIDEND DECLARED DURING 1883.		Net Book Value of Stock, Jan. 1, 1883.	Latest Sale of Stock (per cent).	
				1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	Date.			Pr. cl.
1867	German, Wheeling.....	\$100,000	\$100	*10	*17½	*10	*10	*95	3	10	10	8	9	8	8	January	5	\$143.70	125
1864	Germania, Cincinnati.....	100,000	20	11	12	12	12	12	12	12	12	12	6	8	8	"	4	118.27	115
1859	Germania, New York.....	1,000,000	50	10	10	10	10	12	30	30	28	14	12	10	10	"	5	174.26	145
1853	Girard, Philadelphia.....	300,000	100	10	10	10	21	12	25	20	20	20	20	20	25	Jan. & Apr.	12	278.25	300
1849	Glens Falls, Glens Falls.....	200,000	10	10	10	10	10	10	10	10	10	10	10	10	10	January	5	417.21	210
1865	Globe, Cincinnati.....	100,000	20	10	15	15	18	12	12	12	11	6	8	8	8	Jan. & Apr.	4	115.94	100
1863	Globe, New York.....	200,000	50	11	12½	12½	15	18	20	20	10	10	10	10	10	January	5	155.04	120
1834	Greenwich, New York.....	200,000	25	22	28	29	50	45	40	40	30	30	30	30	30	Jan. & Apr.	15	255.25	286
1865	Guardian, New York.....	200,000	100	10	8½	8	10	10	10	10	7	7	6½	6	5½	"	"	102.97	61
1852	Hamilton, New York.....	150,000	15	10	17½	20	20	20	20	20	15	12½	12½	10	10	January	5	169.62	115½
1852	Hanover, New York.....	1,000,000	50	8½	10	10	10	10	10	10	10	20	10	10	10	"	5	171.57	135
1810	Hartford, Hartford.....	1,250,000	100	20	10	10	17½	20	20	18	20	20	20	20	20	"	10	208.66	295
1871	Hekla, Madison.....	200,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	"	120.56	"
1864	Home Mutual, San Francisco.	300,000	100	10	10	10	12½	10	9	12	12	12	12	12	12	Jan. & Apr.	6	177.82	140
1853	Home, New York.....	3,000,000	100	10	5	2½	10	12	10	10	10	10	10	10	10	January	5	159.14	145
1825	Howard, New York.....	500,000	50	9½	10	7½	10	12	12	12	10	5	10	10	5	"	"	112.85	72½
1871	Humboldt, Allegheny.....	100,000	50	"	"	8	8	10	26	12	8	6	6	6	3	January	1½	107.08	85
1792	Ins. Co. of N. America, Phila.	3,000,000	10	20	20	10	20	20	20	20	20	20	20	20	20	"	10	208.36	300
1794	Ins. Co. of State of Pa., Phila.	200,000	200	12	12	10	12	12	12	12	12	12	12	11	10	"	5	221.91	164½
1872	Irving, New York.....	200,000	100	"	"	7	10	10	10	13	10	8½	7	10	10	"	"	100.11	60
1824	Jefferson, New York.....	200,000	30	10	10	10	10	10	10	10	10	15	15	10	10	"	"	242.29	130
1855	Jefferson Philadelphia.....	100,000	50	6	6	6	10	10	10	10	10	10	10	10	10	May	5	247.99	201½
1856	"	200,000	50	16	16	18	17	21	20	12	10	5	7	6	6	January	3	119.44	102
1867	"	200,000	100	5	10	10	*58½	10	14	14	12	*25½	8	8	4	"	4	116.54	125
1858	"	150,000	20	10	10	10	20	20	20	20	20	20	20	20	20	"	10	229.22	198
1787	"	210,000	40	15	10	10	20	20	20	20	20	5	14	10	10	"	3	141.22	79
1856	"	150,000	100	14	15	15	15	16	20	16	16	13	6½	10	20	"	5	139.10	90
1833	"	300,000	50	"	"	15	15	16	20	16	16	13	6	20	20	"	5	134.97	112½
1871	Lonillard, New York.....	300,000	25	"	"	7	10	10	10	10	10	5	8	0	3	"	"	104.91	55
1872	Louisville, Louisville.....	100,000	100	"	"	18	16	16	16	16	16	16	16	16	16	January	8	111.14	175
1872	Louisville Germania, Louisville	100,000	112	"	"	18	12	12	12	10	9	8	8	8	8	"	"	211.28	115
1873	Lumbermens, Philadelphia.....	250,000	25	"	"	"	"	6	6	6	6	6	6	6	6	January	3	153.71	136
1870	Manufacturers & Builders, N. Y.	200,000	100	"	"	28	29	19	24	17	16	13½	13½	10	7	"	3	178.14	112½
1865	Manufacturers & Merchants, Pitt.	250,000	50	16½	16½	28	5	10	11	12	12	12	12	12	8	"	8	126.97	150
1873	Manufacturers F. & M., Boston	500,000	100	"	"	"	5	10	10	10	10	10	10	10	10	"	"	113.85	95
1837	Marine, St. Louis.....	200,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	"	123.16	110
1853	Mechanics & Traders, N. Y.	200,000	25	18	20	20	20	30	30	30	20	20	12	14	11	January	5	174.46	120
1857	Mechanics, Brooklyn.....	250,000	50	10	10	10	10	10	20	20	20	20	14	12	10	"	2	161.85	120

Year	Capital	Assets	Liabilities	Surplus	Dividends	Stock Dividends	Applied to Capital	Devoted solely to Insurance	Against Breakage of Plate Glass	No Dividend Declared
1844	250,000	100	100	100	100	100	100	100	100	100
1845	250,000	100	100	100	100	100	100	100	100	100
1846	250,000	100	100	100	100	100	100	100	100	100
1847	250,000	100	100	100	100	100	100	100	100	100
1848	250,000	100	100	100	100	100	100	100	100	100
1849	250,000	100	100	100	100	100	100	100	100	100
1850	250,000	100	100	100	100	100	100	100	100	100
1851	250,000	100	100	100	100	100	100	100	100	100
1852	250,000	100	100	100	100	100	100	100	100	100
1853	250,000	100	100	100	100	100	100	100	100	100
1854	250,000	100	100	100	100	100	100	100	100	100
1855	250,000	100	100	100	100	100	100	100	100	100
1856	250,000	100	100	100	100	100	100	100	100	100
1857	250,000	100	100	100	100	100	100	100	100	100
1858	250,000	100	100	100	100	100	100	100	100	100
1859	250,000	100	100	100	100	100	100	100	100	100
1860	250,000	100	100	100	100	100	100	100	100	100
1861	250,000	100	100	100	100	100	100	100	100	100
1862	250,000	100	100	100	100	100	100	100	100	100
1863	250,000	100	100	100	100	100	100	100	100	100
1864	250,000	100	100	100	100	100	100	100	100	100
1865	250,000	100	100	100	100	100	100	100	100	100
1866	250,000	100	100	100	100	100	100	100	100	100
1867	250,000	100	100	100	100	100	100	100	100	100
1868	250,000	100	100	100	100	100	100	100	100	100
1869	250,000	100	100	100	100	100	100	100	100	100
1870	250,000	100	100	100	100	100	100	100	100	100
1871	250,000	100	100	100	100	100	100	100	100	100
1872	250,000	100	100	100	100	100	100	100	100	100
1873	250,000	100	100	100	100	100	100	100	100	100
1874	250,000	100	100	100	100	100	100	100	100	100
1875	250,000	100	100	100	100	100	100	100	100	100
1876	250,000	100	100	100	100	100	100	100	100	100
1877	250,000	100	100	100	100	100	100	100	100	100
1878	250,000	100	100	100	100	100	100	100	100	100
1879	250,000	100	100	100	100	100	100	100	100	100
1880	250,000	100	100	100	100	100	100	100	100	100
1881	250,000	100	100	100	100	100	100	100	100	100
1882	250,000	100	100	100	100	100	100	100	100	100
1883	250,000	100	100	100	100	100	100	100	100	100
1884	250,000	100	100	100	100	100	100	100	100	100
1885	250,000	100	100	100	100	100	100	100	100	100
1886	250,000	100	100	100	100	100	100	100	100	100
1887	250,000	100	100	100	100	100	100	100	100	100
1888	250,000	100	100	100	100	100	100	100	100	100
1889	250,000	100	100	100	100	100	100	100	100	100
1890	250,000	100	100	100	100	100	100	100	100	100
1891	250,000	100	100	100	100	100	100	100	100	100
1892	250,000	100	100	100	100	100	100	100	100	100
1893	250,000	100	100	100	100	100	100	100	100	100
1894	250,000	100	100	100	100	100	100	100	100	100
1895	250,000	100	100	100	100	100	100	100	100	100
1896	250,000	100	100	100	100	100	100	100	100	100
1897	250,000	100	100	100	100	100	100	100	100	100
1898	250,000	100	100	100	100	100	100	100	100	100
1899	250,000	100	100	100	100	100	100	100	100	100
1900	250,000	100	100	100	100	100	100	100	100	100

\* Includes stock dividends applied to capital. † Dividends applied to capital. ‡ Devoted solely to insurance against breakage of plate glass. § No dividend declared.

## FIRE INSURANCE STOCKS AND DIVIDENDS—Continued.

Year Organized.	NAME AND LOCATION OF COMPANY.	Capital Paid up.	Stock (per cent.)	ANNUAL DIVIDEND—PER CENT.										CASH DIVIDEND DECLARED DURING 1883.		Value of Stock Jan. 1, 1883.	Latest Sale of Stock (per cent.)
				1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	Date.	Per cent.
1799	Providence-Washington, Prov.	\$400,000	\$50	4	8	8	8	13	12	7	8	4½	10	8	8	January	4
1807	Reading, Reading	250,000	10	5	8	8	10	6	9	10	6	8	8	8	8	"	4
1841	Reliance, Philadelphia	300,000	50	8	8	8	8	8	8	8	8	8	8	8	8	January	5
1872	Rochester German, Roch., N.Y.	200,000	100	20	22½	25	25	30	35	40	40	65	130	35	24	"	10
1866	Rockford, Rockford, Ill.	200,000	100	16	20	20	20	20	25	20	20	20	20	14	14	"	5
1853	Rutgers, New York	200,000	25	20	20	20	20	20	25	20	20	20	20	14	14	"	5
1881	Security, Cincinnati	150,000	100	12	12	6	4	11	11	10	7	4	4	8	8	"	4
1841	Security, New Haven	200,000	50	12	12	12	12	12	11	10	10	10	10	8	8	"	3
1872	Standard, New York	600,000	100	12	12	12	12	12	16	16	16	16	43½	10	8	January	8
1835	Standard, Trenton	400,000	50	12	12	12	12	12	16	16	16	16	16	16	16	"	8
1840	St. Paul F. & M., St. Paul	1,000,000	100	14	14	14	14	14	10	10	10	10	10	10	10	"	5
1865	Standard, New York	500,000	143	10½	15½	15	15	11½	11½	12½	6½	19½	12½	12	7	"	3½
1859	Standard, New York	200,000	50	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1868	Star, New York	100,000	25	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1864	Sterling, New York	500,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1864	Sterling, New York	350,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1850	Stuyvesant, New York	200,000	25	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1871	Teutonia, Allegheny	125,000	50	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1865	Teutonia, Dayton	100,000	20	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1870	Teutonia, Philadelphia	200,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1865	Traders, Chicago	500,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1871	Union, Buffalo	100,000	50	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1874	Union, Buffalo	100,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1860	Union, Louisville	100,000	50	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1864	Union, Philadelphia	500,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1865	Union, San Francisco	750,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1860	United Firemen's, Philadelphia	100,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1864	United States, New York	250,000	25	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1872	Virginia F. & M. Richmond	250,000	25	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1866	Washington, Boston	200,000	25	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1872	Westchester, New York	400,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1837	Western, Cincinnati	100,000	25	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1836	Western, Louisville	100,000	25	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1872	Western, Pittsburgh	100,000	100	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1819	Williamsburg City, Brooklyn	225,000	50	10	10	10	10	10	10	10	10	10	10	10	10	"	5
1853	Williamsburg City, Brooklyn	250,000	50	10	10	10	10	10	10	10	10	10	10	10	10	"	5

\* Includes stock dividend applied to capital.

† Voted to increase to \$400,000.

‡ No dividend declared.

## BOOK VALUE OF FIRE INSURANCE COMPANIES' STOCK.

The book value of capital stock is a just criterion from which to judge the financial standing and solvency of insurance companies. A comparison of the book value on January 1, 1882, and January 1, 1883, of all stock fire insurance companies doing business in New York State is given below. The proportion of surplus to a uniform capital stock of \$100 presented in the exhibit indicates at a glance how the companies stand relatively in regard to that all-important index of solvency—the net surplus.

NAME OF COMPANY.	NET BOOK VALUE OF STOCK PER \$100.			
	January 1, 1883.	January 1, 1882.	January 1, 1881.	January 1, 1880.
Glens Falls, Glens Falls.....	\$417.21	\$397.08	\$366.04	\$326.60
Buffalo German, Buffalo.....	347.10	328.95	322.44	310.51
Pennsylvania, Philadelphia.....	340.66	336.39	321.22	301.77
Eagle, New York.....	318.79	302.68	300.39	281.47
Franklin, Philadelphia.....	314.38	329.44	335.78	339.75
Pacific, New York.....	285.45	292.50	314.34	299.52
Fire Association, Philadelphia.....	284.41	325.08	342.23	250.20
Guard Fire and Marine, Philadelphia.....	278.25	255.79	282.32	285.95
Williamsburgh C'ty, Brooklyn.....	269.44	300.07	279.83	277.47
Broadway, New York.....	266.55	264.23	266.56	250.20
New York Equitable, New York.....	259.30	254.69	253.75	255.39
American, Philadelphia.....	256.88	265.31	260.24	247.20
Continental, New York.....	255.79	240.67	225.61	210.81
Greenwich, New York.....	255.25	269.05	267.23	271.87
German-American, New York.....	251.96	241.52	225.61	137.56
Citizens, New York.....	243.66	267.00	264.54	262.19
Jefferson, New York.....	242.29	249.54	251.68	245.38
American, New York.....	239.78	230.03	233.74	218.96
Peter Cooper, New York.....	234.61	238.45	235.22	227.36
American, Newark.....	234.27	229.13	224.83	219.75
Firemen's, Newark.....	233.15	221.91	*218.92	259.39
Brooklyn, New York.....	231.88	243.80	242.92	228.42
Kings County, Brooklyn.....	229.22	237.19	236.68	228.67
New York Bowery, New York.....	225.46	248.45	249.19	228.98
Insurance Company of the State of Pennsylvania, Phila....	221.91	215.15	219.81	211.96
Hartford, Hartford.....	208.66	206.63	194.23	174.83
Insurance Company of North America, Philadelphia.....	208.36	*215.32	222.75	216.92
Niagara, New York.....	207.85	228.07	223.67	203.49
Newark, Newark.....	206.88	211.96	234.27	241.02
Merchants, Newark.....	206.16	212.51	200.98	204.99
United States, New York.....	192.57	192.40	190.91	180.18
Detroit Fire and Marine, Detroit.....	188.77	*172.28	203.61	192.90
Agricultural, Watertown.....	183.38	171.56	*167.03	217.56
Washington, Boston.....	182.55	182.37	188.96	168.42
City, New York.....	181.58	170.87	188.20	177.82
Etna, Hartford.....	179.83	*178.19	190.97	177.87
Manufacturers and Builders, New York.....	178.14	186.25	196.31	191.45
Rutgers, New York.....	177.88	185.44	184.14	187.66
Nassau, Brooklyn.....	177.79	182.13	174.67	173.50
Mechanics and Traders, New York.....	174.46	200.19	217.60	219.08
Germania, New York.....	174.26	182.34	*184.21	250.55
Hanover, New York.....	171.57	183.27	266.13	237.18
Stuyvesant, New York.....	170.11	168.81	168.29	168.54
Commerce, Albany.....	169.79	172.14	186.54	176.60
Hamilton, New York.....	169.62	182.86	188.83	180.53
Standard, New York.....	168.08	178.02	187.57	184.54
Traders, Chicago.....	167.94	152.88	144.21	126.28
Merchants, New York.....	164.85	180.16	172.69	179.88
Phoenix, Brooklyn.....	164.45	151.16	140.14	146.70
Franklin and Emporium, New York.....	164.42	172.80	172.71	168.22
Rochester German, Rochester.....	162.05	167.72	161.75	160.03
Mechanics, Brooklyn.....	161.85	*166.40	212.99	209.06
Albany, Albany.....	161.72	156.27	200.97	189.76
Westchester, New York.....	161.34	158.35	150.33	140.50
Home, New York.....	159.14	160.21	154.64	144.02
Eliot, Boston.....	157.07	162.21	172.69	161.80
Phoenix, Hartford.....	156.36	*155.96	209.64	187.45
Mercantile, Cleveland.....	155.89	153.14	159.84	170.63
Farragut, New York.....	155.10	162.04	166.59	169.41

\* Capital increased during the year. † Capital decreased during the year.



## BOOK VALUE OF FIRE INSURANCE COMPANIES' STOCK—Continued.

NAME OF COMPANY.	NET BOOK VALUE OF STOCK PER \$100.			
	January 1, 1883.	January 1, 1882.	January 1, 1881.	January 1, 1880.
Globe, New York.....	155.04	160.02	164.53	159.11
German, Pittsburgh.....	151.79	150.13	147.48	155.71
Clinton, New York.....	151.26	152.94	152.89	152.11
Peoples, New York.....	148.65	*150.04	152.85	169.11
Fire Insurance Company, County of Philadelphia.....	148.52	150.15	*151.04	195.11
National, Hartford.....	146.41	*146.19	170.04	160.71
Mercantile Fire and Marine, Boston.....	146.06	145.12	152.94	149.61
Park, New York.....	143.69	147.00	154.55	144.81
St. Paul Fire and Marine, St. Paul.....	*143.35	141.42	139.62	141.51
American, Boston.....	142.48	144.75	151.71	145.81
Northwestern National, Milwaukee.....	141.94	138.39	134.20	124.01
Knickerbocker, New York.....	†141.22	102.13	100.82	101.71
Merchants, Providence.....	141.02	150.12	143.01	142.91
New Hampshire, Manchester.....	*140.88	173.24	168.58	158.41
Lafayette, Brooklyn.....	139.10	167.03	165.28	189.91
American Central, St. Louis.....	139.06	*138.92	183.43	176.81
Springfield F. and M., Springfield.....	137.89	143.12	*136.19	159.23
Mechanics, Philadelphia.....	137.23	*132.29	122.09	119.21
Exchange, New York.....	136.49	*139.12	142.71	150.01
Neptune F. and M., Boston.....	135.49	146.31	153.06	142.31
Montauk, Brooklyn.....	135.03	141.88	132.80	154.91
Long Island, Brooklyn.....	134.97	*140.17	154.01	226.71
National, New York.....	133.73	150.01	160.77	150.75
Providence-Washington, Providence.....	133.44	131.01	123.26	118.28
American Exchange, New York.....	133.42	133.13	139.70	131.27
Boatman's F. and M., Pittsburgh.....	132.00	131.90	125.88	116.61
North American, Boston.....	130.90	140.57	143.72	132.81
Commercial, New York.....	130.19	147.35	148.30	156.20
Connecticut, Hartford.....	129.23	130.33	128.77	120.97
North River, New York.....	127.45	128.01	128.71	130.89
Pennsylvania, Pittsburgh.....	*126.51	*139.24	*141.96	135.71
New York Fire, New York.....	125.86	135.83	149.35	165.09
United Firemen's, Philadelphia.....	*122.38	119.28	105.20	128.41
New Orleans Ins. Co.....	121.39	122.01	117.01	103.34
Equitable F. and M., Providence.....	121.34	*127.17	135.63	140.33
Firemen's, Dayton.....	120.99	120.86	120.12	121.32
Empire City, New York.....	120.53	127.45	137.03	136.92
Security, New Haven.....	120.19	*117.56	111.44	104.59
Firemen's, New York.....	119.89	127.01	136.89	133.79
Fireman's Trust, Brooklyn.....	119.19	138.75	142.79	150.72
Union, San Francisco.....	116.71	116.48	122.13	116.66
Citizens, Pittsburgh.....	116.34	117.06	130.10	122.05
Firemans Fund, San Francisco.....	116.06	113.44	*108.26	142.06
Prescott, Boston.....	115.16	137.24	155.87	144.46
Firemen's, Baltimore.....	114.87	107.78	120.14	125.95
Union, Buffalo.....	114.09	112.76	113.29	113.45
Manufacturers F. and M., Boston.....	113.85	123.47	164.97	148.19
Howard, New York.....	112.85	124.01	129.76	123.36
Buffalo, Buffalo.....	112.72	115.38	103.25	110.48
Orient, Hartford.....	112.02	*117.88	136.52	128.13
Michigan F. and M., Detroit.....	107.52	100.69	.....	.....
Shoe and Leather, Boston.....	107.49	*105.95	146.81	173.57
Atlantic F. and M., Providence.....	106.49	104.58	108.95	107.37
Union, Philadelphia.....	106.23	113.78	120.38	108.96
Sterling, New York.....	105.79	*107.86	112.26	114.25
Lorillard, New York.....	104.91	109.13	103.52	111.40
First National, Worcester.....	104.81	109.62	107.08	105.43
Mercantile, New York.....	103.62	110.27	115.00	118.41
Guardian, New York.....	102.97	110.00	111.38	111.45
Germania, Newark.....	102.93	105.58	105.22	101.29
Star, New York.....	102.49	103.49	*121.76	140.53
Irving, New York.....	100.11	101.45	109.58	103.24

\* Capital increased during the year. † Capital decreased during the year.

## THE FIELD MEN.

### GENERAL AND SPECIAL AGENTS OF FIRE INSURANCE COMPANIES.

The following information regarding the field organization of general agency fire and fire marine insurance companies operating in the United States, embraces the names and addresses of general and State agents, the territorial jurisdiction of each general agency, the special jurisdiction of the home or main office, and the names of special agents. For names of officers or managers of companies see Statistics of Fire and Marine Insurance Companies in America.

**ÆTNA Insurance Co., Hartford.**—F. C. Bennett and Wm. H. Wyman, general agent and assistant general agent of the Western Branch, with headquarters at Cincinnati, O.; Geo. C. Boardman, general agent of the Pacific Coast Branch, San Francisco; O. T. Flint, general agent of Inland Department, Buffalo. The territorial jurisdiction of the Western Branch includes the Western, Northwestern and Southwestern States; Pacific Branch, California, Nevada, Montana, Utah, Oregon and Washington Territory. Special jurisdiction of home office extends over Eastern, Middle and Southeastern States. E. G. Bassett, general agent, and J. C. Hilliard, T. P. Stowell, W. C. Goodrich and J. F. Dudley, special agents at headquarters.

**AGRICULTURAL Insurance Co., Watertown.**—C. Patterson, general agent of Eastern New York, Eastern Pennsylvania, Connecticut and New Jersey, No. 181 Broadway, N. Y.; D. A. Clark, general agent of Southern Pennsylvania, Maryland, West Virginia, Delaware, and District of Columbia, Baltimore, Md.; George D. Pleasants & Son, State agents of Virginia, Richmond; A. H. Darrow, general agent of Illinois, Michigan, Indiana, Iowa, Colorado and Missouri, No. 544 W. Madison street, Chicago; Hutchinson & Mann, general agents of California, Washington Territory, Arizona, New Mexico, Nevada, Utah, Montana and Oregon, San Francisco; J. Flynn, chief general agent in Canada, Cobourg; Dewey & Buchman, general agents at Brockville, Ca.; Des Brisay & Angus, general agents of Maritime Provinces, Charlottetown, Prince Edward Island.

**ALBANY Insurance Co., Albany.**—Agents at chief points: E. A. Walton, New York; John Sanderson, Athens; F. J. Amsden, Rochester; Martin De Forest, Schenectady; S. L. Penfield, Catskill; M. L. Fancher, Lansingburgh; W. T. Dodge, Cohoes; J. E. Sylvester, Cooperstown; Cipperly, Cole & Haslehurst, Troy; A. McAllister, West Troy; Stanley Bagg, Syracuse; Wm. A.

Dennis, Waterford; S. Merclean, Saugerties; Alex. Seward, Utica; C. G. Ham, Greenbush; Samuel D. Hawley, Philadelphia; P. E. Eddy, Boston. No special agents.

**AMERICAN CENTRAL, St. Louis, Mo.**—General agents, Smith & Snow, San Francisco; Jno. H. Adams, St. Louis; C. L. Van Fleet, Minneapolis, Minn.; Geo. O. Carpenter, Boston; special agents, Jno. H. Kellar, St. Louis; Robert Gray, Flora, Illinois; Erwin Ellis, Lebanon, Mo.

**AMERICAN Insurance Co., Boston.**—General agents, R. O. Glover, New York city; J. S. Maury & Co., Baltimore; Charles Platt, Jr., Philadelphia; R. W. Hossmer, & Co. (general agents for Western States), Chicago.

**AMERICAN Insurance Co., Newark.**—Col. W. G. Bentley, general agent for Western States, except Ohio, Michigan, and Indiana, St. Louis, Mo.; S. E. Lowe, State agent for Illinois; Col. J. F. Bates, State agent for Wisconsin; J. J. McDonald, State agent for Minnesota; J. C. Myers, State agent for Iowa; J. D. Fleming, State agent for Missouri; J. N. Tinkham, State agent for Kansas; George E. Crater, State agent for Colorado; John F. Murray, Detroit, State agent for Michigan; R. J. Taylor, Indianapolis, State agent for Indiana; J. A. Weiland, Westerville, State agent for Ohio; and W. A. Reed, special agent for Ohio; special jurisdiction of home office, all east of Ohio and Kentucky, P. L. Hoadley, Secretary agency department.

**AMERICAN Fire Insurance Co., Philadelphia.**—Frame & Hare, 206 Broadway, N. Y., general agents New York, New England States and part of New Jersey; W. H. Cunningham, Chicago, general agent Western States, excluding Ohio; special jurisdiction of home office extends over Pennsylvania, Ohio, Kentucky, West Virginia, Maryland, Delaware, District Columbia, Pacific States, and part of New Jersey; special agents, J. Gano Wright, and Wm. B. Kelly, at home office; Daniel Prentice and W. G. Fitch, for Eastern

States; Harvey Bush and others for Western States.

**BOSTON Underwriters**, Boston, Mass.—Fred. S. James, general agent of Western Department, 174 La Salle street, Chicago; T. W. Letton, assistant general agent, embracing the States of Ohio, Indiana, Michigan, Kentucky, Illinois, Missouri, Iowa, Wisconsin, Minnesota, Dakota, Nebraska, Kansas, Colorado. Special agents: W. H. Snider, J. M. Wallace, R. E. Daniel, John Virchow, H. T. Lamborn. The Boston Underwriters is an agency combination of the Eliot, Firemens and Washington companies, all of Boston.

**BOYLSTON MUTUAL Insurance Co.**, Boston.—George C. Clark, Chicago, general agent for Western States, also Tennessee and Kentucky. Special jurisdiction of home office extends over New England States, New York, Pennsylvania and Maryland.

**BRITISH AMERICA Assurance Co.**, Toronto.—General agencies, Frank Van Voorhes, Chicago, for the Northwestern States; Dargan & Trezevant, Dallas, for the State of Texas; special and State agents for United States, George W. Eastman, Boston; Charles H. Hibbs, New York; James G. Darling, Newark, N. J.; L. B. Partridge, Philadelphia; R. F. Johnston, Richmond, Va.; Butler & Haldan, San Francisco. All business is reported directly to Toronto office, except that of the two general agencies named. Names of special agents at Chicago general agency, B. F. Walker, for Indiana and Illinois; S. H. Southwick, for Ohio and Michigan; Charles Coombe, for Iowa, Missouri, Kansas and Nebraska; R. A. Overrick, for Wisconsin, Minnesota and Dakota.

**BUFFALO GERMAN Insurance Co.**, Buffalo.—Territorial jurisdiction of home office extends over all agencies. Special agents (at headquarters), George A. Reinhardt, for the West; Charles A. Georger, for the East.

**CALIFORNIA Insurance Co.**, San Francisco.—E. L. Ireton, Cincinnati, general agent for department east of the Rocky Mountains; J. E. Bates, State agent for Colorado, Wyoming and New Mexico. The Eastern Department at No. 24 West Fourth street, Cincinnati, is the branch office for all States east of the Rocky Mountains, through which agents are commissioned, losses adjusted and paid, without reference to San Francisco; special jurisdiction of home office extends over the Pacific States and Territories.

**CITIZENS Insurance Co.**, New York.—General agents for Massachusetts, Hollis & Snow; for Connecticut, William E. Baker; for New York, M. A. Stearns; G. E. & A. P. Redfield, Chicago, managers of Western Department.

**CITIZENS Insurance Co.**, Pittsburgh, Pa.—No general or State agents; special agent (at headquarters) A. K. Simpson.

**CLINTON Fire Insurance Co.**, N. Y.—E. E. Ryan & Co., No. 210 La Salle street, Chicago, general agents for Illinois, Missouri, Wisconsin,

Minnesota, and Iowa; T. C. Parsons, Cleveland, general agent for Ohio, Indiana, Kentucky, West Virginia, and Michigan; C. L. Sowell, Rochester, N. Y., general agent for Western New York and Pennsylvania; Knowles & Russell, Albany, N. Y., agent for Eastern New York; Thos. Milburn Gopsill, Jersey City, State agent for New Jersey; H. C. Landis, Baltimore general agent for Delaware, Maryland and District of Columbia; special agent for Minnesota and Western Wisconsin, J. G. Milligan; for Northern Illinois and Eastern Wisconsin, Thos. L. Maitland; for Iowa, Wm. R. Smith; for Southern Illinois, N. D. Clutter; for Missouri, Harry Robinson; for Ohio, Indiana, Kentucky, West Virginia and Michigan, Henry F. Caufield and Leroy Parsons; for New York and Pennsylvania, L. Hotchkiss, C. L. Knapp, and G. H. Russell; for Maryland and Delaware, H. C. Landis; for New Jersey, Thos. Milburn Gopsill.

**CITY OF LONDON Fire Insurance Co.**, London.—Edwin A. Simonds, general agent for Western Department, Chicago, Ill. Thomas J. Zollars, general adjuster, Ottumwa, Iowa. Special agents: George A. S. Wilson, Ralph Crable, Chicago, Ill.; M. J. Burns, Ottumwa, Iowa; H. C. Stuart, Kansas City, Mo. The Western Department embraces the States of Indiana, Ohio, Michigan, Illinois, Iowa, Kansas, Kentucky, Minnesota, Missouri, Nebraska, Tennessee, Wisconsin, Dakota, Wyoming and Colorado. Head office of company in United States, at Boston.

**COMMERCIAL Fire Insurance Co.**, N. Y.—John Naghten & Co., Chicago, general agents for Illinois, Wisconsin, Missouri, Iowa, Minnesota, Indiana and Michigan; special jurisdiction of home office extends over all territory except the foregoing; Charles B. Holmes is general agent and adjuster of the company, with headquarters at the home office.

**COMMERCIAL Insurance Co.**, San Francisco.—General agents: J. W. G. Cofran, State and special agent for Oregon, Washington Territory and Idaho; J. E. Bates, State and special agent for Colorado and adjacent territory; N. O. Lauve, general agent for Texas and Louisiana; Mantle & Marsh, State and special agent for Montana; S. W. Darke & Co., State and special agent for Utah. Special jurisdiction of home office extends over California, Arizona, and adjacent territory.

**COMMERCIAL Union Assurance Co.**, London.—No general or State agents. Territorial jurisdiction of head office in United States extends over all territory east of the Rocky Mountains.

**CONNECTICUT Fire Insurance Co.**, Hartford.—MacDonald & Hawes, San Francisco, Cal., general agents for the Pacific Slope. Jurisdiction of home office extends over the entire country. Special agents, J. H. Van Buren, Dunkirk, N. Y.; Jno. D. Henry, York, Pa.; H. P. Gray, St. Louis, Mo.; W. J. Littlejohn, St. Joseph, Mo.; C. W. Kibbee, St. Paul, Minn.

**CONCORDIA Fire Insurance Co.**, Milwaukee.—The company does business in Wisconsin, Minne-

sota, Illinois and Missouri, but has no general, special or State agents; the whole business being managed by the secretary.

**CONTINENTAL Insurance Co., New York.**—A. Williams, Superintendent of Western Department, Chicago, Ill.; Ohio, J. A. Weinland, State agent, Westerville, W. A. Reed, special agent, Elvria; Michigan, John F. Murray, State agent, Detroit, F. R. Millard, special agent, Lansing; Indiana, R. J. Taylor, State agent, Indianapolis, E. N. Lessey, special agent, Chicago; Illinois, S. E. Lowe, St. Louis, Mo.; Wisconsin, Col. J. F. Bates, Dubuque, Iowa, E. N. Munn, Beloit, Wis.; Minnesota, J. J. McDonald, State agent, Minneapolis, Minn., Wm. Shaw, special agent, Owatonna; Iowa, J. C. Meyers, special agent, Des Moines, J. M. Richards, Cresco; Missouri, J. D. Fleming, Kansas City, E. D. Sackett, Kidder; Kansas, J. N. Tinkham, State agent, Topeka, A. G. Talbott, Wyandotte; Nebraska, C. J. Barber, State agent, Omaha, A. L. Abbey, special agent, Lincoln.

**COOPER Insurance Co., Dayton.**—J. A. Moore, general agent, Plymouth, Ohio. Special agents, Chas. N. Bainter, N. R. Walker, F. F. Smith.

**CRESCENT Insurance Co., New Orleans.**—L. M. Tucker & Co., Columbus, Miss., general agents of Southern Department, Mississippi, Georgia, Alabama and Florida; Wm. Lofland & Co., Galveston, Texas, general agents of Southwestern Department, Texas, Arkansas and Indian Territory; Lee & DeSaussure, Charleston, S. C., general agents of Southeastern Department, North and South Carolina. Special jurisdiction of home office extends over Louisiana and Tennessee. Special agents of Southern Department J. R. Abrams, Greenville, Ala., and J. B. Cobb, Macon, Ga.

**DETROIT Fire and Marine Insurance Co., Detroit.**—Eugene Harbeck, general agent of Michigan, Ohio, Indiana and Kentucky, Detroit, Mich.; Levi Coon, general agent of Illinois, Minnesota, Wisconsin, Iowa and Missouri, Quincy, Ill.

**EQUITABLE Fire and Marine Insurance Co. of Providence.**—Buckman & Tillinghast, Chicago, general agents for the Western States; no special agents.

**FIRE Insurance Association, (limited), London.**—Fred. S. James, manager of Western Department, 174 La Salle street, Chicago; T. W. Letton, assistant manager, embracing the States of Ohio, West Virginia, Kentucky, Indiana, Tennessee, Michigan, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Nebraska, Kansas, Dakota, Colorado, Wyoming, Montana. Middle Department, Tattnell Paulding, manager, Philadelphia; California Department, Hutchinson & Mann, managers, San Francisco, Cal. Head office in United States, at 50 & 52 William street, New York; Jos. H. Wellman, special agent for the United States.

**FIRE Association, Philadelphia.**—Wm. H. Cunningham, general agent Western States, Chicago, Ill.; Martin Collins, general agent for the Western States, St. Louis, Mo.; Chas. A. Laton, general

agent for the Pacific Coast, San Francisco; Jno. H. Law & Co., general agents for the Middle Department, Cincinnati, O.; Morris & Baily, general agents for the South, Louisville, Ky.; Dargan & Trezevant, general agents for the Southwest, Dallas, Texas; Smith & Germain, general agents for New York State, Buffalo, N. Y.; Saml. L. Bailey & Son, general agents for New Jersey, Trenton, N. J.; Swearingen & McCandless, general agents for Western Pennsylvania, Pittsburg, Pa.; Chas. E. Stickney, special agent for New England, appointed by home office.

**FIRE Insurance Co. of the County of Philadelphia, Phil.**—No general or State agents; all agents report to the home office. Communications should be addressed to John Welsh Dulles, Secretary.

**FIREMAN'S Fund Insurance Co.**—Thomas S. Chard, Chicago, manager of the Eastern Department; adjuster, J. P. Black; State agents for Eastern Department, J. C. Scroggs, Missouri and Kansas; W. M. Leonard, Nebraska and Dakota; C. W. Sexton, Minnesota and Wisconsin; Maxwell Sanford, Iowa; D. P. Phelps, Illinois; Geo. C. Cooper, Michigan; M. E. Lawrence, Indiana; W. H. Sage, Ohio; G. W. Reynolds, Kentucky and Tennessee; S. G. Chard, New York and Pennsylvania; J. M. Porter, New England. The territorial jurisdiction of the Eastern Department extends over the district east of the Mississippi and Missouri Rivers, and also Missouri, Kansas and Nebraska; special jurisdiction of home office, all west of above. Special agents at home office, J. C. Staples, S. D. Ives and B. Faymonville.

**FIREMEN'S Fire Insurance Co., Boston.**—Fred. S. James, general agent for Western States, Chicago, Ill. (See Boston Underwriters).

**FIREMEN'S Insurance Co., Dayton.**—All agents report direct to the home office. Special agents, John Stutz, Cleveland, O.; D. R. Davenport, Monroe City, Mo.; E. J. Craighead, Dayton; H. W. Clayton, Dayton.

**FIREMEN'S Insurance Co. of New York.**—Has prominent agents at following places: A. F. Sabine, Philadelphia, Penn.; M. W. Hanchett, Syracuse, N. Y.; Stearns Bros., Boston, Mass.

**FRANKLIN Fire Insurance Co. of Philadelphia.**—George F. Reger, Philadelphia, manager of the Departments of the East, West and South; Thompson Derr & Bro., Wilkesbarre, Pa., Pennsylvania State agents. Special jurisdiction of home office: Philadelphia and vicinity. Special agents: Department of the East, O. W. Palmer, Robert H. Wass; Department of the West, L. D. Moody, W. T. Clarke, E. P. Freman; Department of the South, John D. Young; Pennsylvania, Wm. M. Shoemaker.

**GERMAN FIRE Insurance Co., of Peoria, Ill.**—F. E. Chase, general agent, Peoria, Ill. Ira B. Jackson, State agent, Denver, Col. Special agents at headquarters: E. L. Doyal and J. D. Parish.

**GERMAN FIRE Insurance Co., Freeport, Ill.**—No general or State agents. Jurisdiction of Home office



extends over Illinois, Indiana, Wisconsin, Minnesota, Dakota, Iowa, Nebraska, Missouri, Kansas, Colorado, California, Kentucky and Arkansas.

**GERMAN AMERICAN Insurance Co., N. Y.**—Eugene Cary, manager of the Western Department, John S. Belden, Associate Manager, Chicago; Tom C. Grant, manager Pacific Department, San Francisco, Cal. The Western Department embraces all the Western States and the Territories. Special agents at headquarters: W. S. Newell, James Noxon, John Tenny, L. L. Barney, for New York State; Fred. A. Hoyt, for Vermont; Jno. B. Richmond and C. V. C. Murphy, for New Jersey. James A. Thomas, Nashville, Tenn., special agent for the Southern States. J. J. Carnes, Dallas, Texas, special agent for Texas. Special agents for the Western Department: Milton Welsh, J. M. Neuberger, Rogers Porter, P. H. Mears, A. A. Cratsenberg, H. W. Lyman, P. H. Knighton, A. H. Main, Geo. E. Crater.

**GIRARD F. & M. Insurance Co., Philadelphia.** Wm. Rollo, Western Manager, Chicago, Ill. Col. Chas. M. Sloan, State agent for New Jersey, Mt. Holly, N. J.; Hutchison & Mann, general agents for Pacific States, San Francisco, Cal.; Jos. M. Mather, State agent for Delaware, Wilmington, Del. Special jurisdiction of home office extends over the Eastern States. Special agents, Western Dept.: J. B. Hall & E. A. Munson; Home office, Lewis N. Ketcham.

**GLENS FALLS Insurance Co., Glens Falls, N. Y.**—J. L. Whitlock, Manager for the Northwestern States, 208 La Salle street, Chicago, Ill. Special agents in the West: D. T. Devin, Chicago; J. D. Wheelock, Hartford, Wis.; C. L. French, Chester, Ill.

**GUARDIAN Fire and Life Assurance Co., London.**—All business reported direct to head office in New York. Special agents: Geo. M. Elwood, Rochester, for New York, Pennsylvania, Maryland; Geo. E. Kendall, Worcester, for Eastern States; A. M. L. Wasson, Cincinnati, for Ohio, Indiana, Kentucky; Theo. D. Foljambe, Chicago, for Michigan, Wisconsin, Illinois; Harry T. Botts, Savannah, for the Southern States; W. J. Landers, general agent, San Francisco, for the Pacific coast.

**HAMBURG-BREMEN Fire Insurance Co., Hamburg, Ger.**—Speyer and Herold, San Francisco, general agents for the Pacific Coast; Wilkousky and Affeld, Chicago, general agents for the Northwest; Nath. Foster, Jr., and Wise, Boston, general agents New Hampshire and Maine; J. P. Vance & Co., Cincinnati, general agents for Ohio, and West Virginia; John W. Gordon, Richmond, State agent for Virginia; W. P. and W. F. Pattillo, Atlanta, general agents for the South; N. O. Lauve, Austin, Tex., general agent for Texas and Louisiana; special agents: R. L. Hill, New York city, H. B. Washington, Chicago. Head office in New York.

**HANOVER Fire Insurance Co., N. Y.**—Thomas James, general agent, address at home office.

Special agents: W. D. Strobel, Jr., No. 181 Broadway, N. Y.; Geo. A. French, Manchester, N. H. (See New York Underwriters Agency).

**HARTFORD Fire Insurance Co., Hartford.**—G. T. Bissell, Western general agent, Chicago; P. P. Heywood, assistant general agent, W. H. Taylor, 2d assistant general agent; State and special agents, Christian Stawitz, T. L. Dean, G. A. Holloway, G. W. Chandler, Benj. Kelsey, L. E. Hildreth, E. A. Lindsey, E. E. Hughson, W. N. Johnson, F. W. De Berard, O. P. Melin. Territory embraces all Mississippi Valley States and Territories.

**HEKLA Fire Insurance Co., Madison, Wis.**—Robert McCurdy, Madison, general agent for Wisconsin, Minnesota, Iowa and Illinois, being territory covered by company.

**HOME Insurance Co., New York.**—Ducat & Lyon, managers of the Western Department, Chicago; H. H. Walker, Indianapolis, State agent Indiana; C. W. Marshall, Urbana, State agent Ohio and West Virginia; J. M. Hosford, Geneseo, State agent N. W. Illinois; P. W. Plank, Champaign, special agent, S. E. Illinois; E. S. Page, Des Moines, State agent Iowa, Minnesota and Dakota; J. G. Finnie, special agent Kentucky, Tennessee and Arkansas, Louisville; Walter Scott, special agent Missouri and So. Kansas, Kansas City, Mo.; H. E. Palmer, Plattsmouth, Neb., special agent Nebraska and Northern Kansas, Colorado, Wyoming and Montana; J. H. Griffith, state agent Minneapolis; Arthur Marks, Detroit; J. C. Griffiths, Madison, state agent Wisconsin. The Western Department embraces Michigan, Indiana, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, Arkansas, Tennessee, Kentucky, Colorado, and the Territories east of the Rocky Mountains. Territorial jurisdiction of home office, the United States of America and Cuba.

**HOME MUTUAL Insurance Co., San Francisco.**—George L. Story, Portland, Or., general agent for Oregon and Washington Territory; Cobb, Winne & Co., of Denver, State agents for Colorado. Special jurisdiction of home office: State of California. Special agent at headquarters, R. H. Magill.

**IMPERIAL Fire Insurance Co., of London.**—Daniel C. Osmun, Chicago, Ill., general agent, Western Department, embracing the States of Colorado, Dakota, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, Ohio, Tennessee, Wisconsin and Wyoming Territory. Territorial jurisdiction of head office in U. S., at New York, extends all east of Rocky Mountains. The Pacific Coast, under separate management. Name of special agents at headquarters: Clinton F. Paige, O. H. P. Stem, N. A. Clarke, Alfred Rowell, P. L. Boncher. Western Department, J. Mabbett Brown, James M. Whitehead, D. S. Wagner.

**INSURANCE CO. OF NORTH AMERICA, Philadelphia.**—J. F. Downing, Erie, Pa., general agent for

the Western States; C. C. Kimball, Hartford, general agent for the New England States; C. R. Knowles, Albany, manager for New York State; Edward S. Gay, Atlanta, Ga., manager for the Southern States; Jonathan Hunt, Son & Co., San Francisco, managers for the Pacific Coast; special jurisdiction of home office extends over Pennsylvania, Delaware, Maryland, New Jersey, New York City, Long Island and Boston.

**INSURANCE COMPANY** of the State of Pennsylvania, Philadelphia.—Thomas L. O'Brien, general agent for the New England States. The company has no other general agent and no State agents; No restriction to jurisdiction of home office. No special agents.

**LANCASHIRE Insurance Co.**, Manchester.—W. G. Ferguson, Chicago, general agent for States of Missouri, Illinois, Wisconsin, Iowa, Minnesota, Dakota, Colorado, Wyoming, Arkansas, Kansas, Michigan, Nebraska, Montana; H. K. Lindsay, Cincinnati, general agent for States of Ohio, Indiana, Kentucky, Tennessee and West Virginia. Head office of company in United States at New York. Jerome Root, special agent.

**LION Fire Insurance Co.**—George D. Dornon, manager for the Pacific Coast Department; William Sexton, assistant manager, San Francisco, for the Pacific Coast Department. Territorial jurisdiction of head office in United States, located at Hartford, embraces all of United States, except Pacific Coast.

**LIVERPOOL & LONDON & GLOBE Insurance Co.**, Liverpool.—Head office in the United States, No. 45 William street, New York, embraces New York, New England, Pennsylvania, New Jersey, Delaware, Maryland, District of Columbia, Ohio, Indiana, Kentucky, Tennessee, Arkansas, Virginia, West Virginia, North Carolina and South Carolina; J. M. DeCamp, Cincinnati, Ohio, general agent for Ohio, Indiana, Kentucky, Tennessee and Arkansas; Davenport & Co., Richmond, Va., general agents for Virginia, West Virginia, and North Carolina; C. T. Lowndes & Co., Charleston, S. C., general agents for South Carolina. Special agent in territory of head office, A. C. Adams, J. D. W. Churchill, D. J. DeCamp, G. A. Furness, W. A. Francis, J. F. Vandercook, C. D. Thompson. William Warren, Chicago, Ill, resident secretary for Colorado, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska. Charles D. Haven, San Francisco, Cal., resident secretary for California, Nevada, Oregon, Idaho, Arizona and Washington Territory. Henry V. Ogden, New Orleans, La., resident secretary for Alabama, Florida, Georgia, Louisiana, Mississippi and Texas.

**LONDON AND LANCASHIRE Fire Insurance Co.** of Liverpool.—James Yereance, No. 46 Pine street, New York, manager Metropolitan District and State of New York, and special agent for the United States; Scull & Bradley (successors to Foster & Scull), Boston, Mass., managers for Massachusetts, Rhode Island, Connecticut, Maine, New Hampshire and Vermont; J. G. Proud & Sons, No. 8 Rialto

Building, Baltimore, Md., managers for Maryland, Virginia, North Carolina and District of Columbia; George Wood, No. 226 Walnut street, Philadelphia, manager for Pennsylvania, New Jersey and Delaware; J. H. Law & Bro., Cincinnati, Ohio, managers for Ohio, Indiana and West Virginia; Barbee & Castleman, Louisville, Ky., managers for Kentucky, Tennessee, Georgia, Alabama, South Carolina, Louisiana, Arkansas, Florida and Texas; Charles H. Case, No. 120 La Salle street, Chicago, manager for Illinois, Michigan, Wisconsin, Minnesota, Iowa, Kansas, Missouri, Colorado and Nebraska. Special agents employed by New York Department: Joseph B. Phelps, Robert Stenson.

**LONDON Assurance Corporation**, London.—Geo. C. Clarke & Co., Chicago, general agents for Illinois, Wisconsin, Iowa, Minnesota, Dakota, Missouri, Kansas and Nebraska. Special agents, J. O. Lee, Rockford, Ills.; Lewis Joott, Evanston, Ills.; H. Clarkson, Topeka, Kansas. Head office of company in United States at New York.

**LONDON & PROVINCIAL FIRE INSURANCE CO.**, (limited) London—Territorial jurisdiction of head office in United States, at New York, extends everywhere east of Rocky Mountains. Special agents, S. J. Whyte, for New England; J. B. Visscher, for New York and Pennsylvania; J. B. T. Hall, for Northwest; A. M. Portwood, for Southwest.

**LORILLARD Insurance Co.**, of New York—General agents, Allen Gray, Ithaca, N. Y., for New York and Eastern States; Benjamin Vernor, Detroit, Mich., for Michigan and other Western States.

**LUMBERMEN'S Insurance Co.**, Philadelphia.—General agents, R. S. Critchell & Co., Chicago; M. Warner Hewes, Baltimore.

**MANUFACTURERS F. and M. Insurance Co.**, Boston.—Geo. C. Clarke, Chicago, manager. Northwestern Department; Martin Collins, St. Louis, manager; Southwestern Department, Timberlake & Bullitt, Louisville, managers Southern Department; Frank Olcott Allen, Philadelphia, manager Southeastern Department; H. A. Glassford, Albany, manager New York State. Special jurisdiction of home office extends over New England States and the Metropolitan District. Special agents, Northwestern Department, F. O. Lee & Edwin Hillyer; Southwest Department, Jos. Kelsey; Southeastern Department, John F. Roberts; New York State, H. B. Smith; New England, Edward Lanning.

**MECHANICS AND TRADERS Insurance Co.**, N. Y. City—H. H. Schenck, Chicago, general agent for the Western States; special jurisdiction of home office, New York and Eastern States.

**MECHANICS Insurance Co.**, Philadelphia.—No general or State agents. Company operates in Pennsylvania, New York, Illinois and Maryland, agents reporting to home office directly.

**MERCANTILE Fire and Marine Insurance Co.**, Boston.—R. W. Hosmer & Co., general agents Western States, Chicago; H. W. Brown, general



agent Southeastern States, Philadelphia; Stringer & Cady, general agents New York State, Buffalo; A. A. Peck, agent for New York city. Special jurisdiction of home office, New England States.

**MERCHANTS Insurance Co., St. Joseph, Mo.**—No general or State agents. Special agent at headquarters, Walter I. Dallas.

**MERCHANTS Insurance Co., Providence.**—T. S. Tinair, State agent for New York State, except New York city, Syracuse, N. Y.; Louis Wagner, State agent for Pennsylvania, No. 218 Walnut street, Philadelphia; Buckman & Tillinghast, general agent for States west of New York, north of Tennessee, and east of Rocky Mountains, No. 169 La Salle street, Chicago. George Goodwin, special agent for New England, with headquarters at home office.

**MERCHANTS Insurance Co., Newark.**—Thos. C. Parsons, Cleveland, general agent for West Middle States; Jno. C. Whitner & Co., Atlanta, general agents for South Atlantic States; William Lofland & Co., Galveston, general agents for Southwestern States; Jacobs & Easton, San Francisco, general agents for Pacific Slope; Anthony Sweeny, Denver, general agent for Northwestern States; C. L. Stowell, Rochester, general agent for New York and Pennsylvania (excepting New York City, Brooklyn and Philadelphia). Special agents, W. Gus. Chittenden, Chicago; C. L. Wilson, St. Joseph; C. H. Foote, St. Joseph, for the West; Wm. A. Jackson, Newark, for the New England States. Special jurisdiction of home office extends over New York city, Brooklyn, Philadelphia, New Jersey, Maryland, Delaware, District of Columbia, Kentucky, New England and all points west, except in Ohio, Indiana and Michigan.

**MICHIGAN Fire and Marine Insurance Co., Detroit.**—No general or State agents. Special agent at headquarters, S. Warner White.

**NATIONAL Insurance Co., New York.**—Geo. E. and A. P. Redfield, managers Western Department, 177 La Salle street, Chicago, Ill., covering the States of Ohio, Michigan, Indiana, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, Colorado, Dakota. (Citizens of New York, same as above.)

**NEW HAMPSHIRE Fire Insurance Co., Manchester.**—Special agents, W. H. Berry and S. A. Faunce, address at home office; H. M. Russell, Chicago; A. C. Osborne, Toledo, O.

**NEW ORLEANS Insurance Association.**—R. J. Smith, general agent, 160 La Salle street, Chicago, has jurisdiction over all territory, except that in the vicinity of the home office, and the Pacific Coast.

**NEW ORLEANS Insurance Co., New Orleans, La.**—W. G. McCormick & Co., Chicago, managers of the Western and Northern Departments; N. O. Lauve, Austin, Texas, general agent for the State of Texas; Marburg & Taber, Shreveport, La., general agents for Arkansas and Northern Louisiana. The Western and Northern Departments extend over Illinois, Michigan, Ohio, Indiana, Kentucky, Missouri, Iowa, Minnesota, Wisconsin,

Massachusetts, New York, Maryland, Pennsylvania, and New Jersey. Special jurisdiction of home office: New Orleans and other territory not in charge of general agents.

**NEW YORK EQUITABLE Insurance Co., N. Y.**—No general agents. R. A. Waller & Co., Chicago, Ill., special agents.

**NEW YORK Alliance, N. Y.**—Straight & Lyman, general agents, 150 and 152 La Salle street, Chicago, covering the States of Illinois, Michigan, Ohio, Indiana, Kentucky, Missouri, Kansas, Nebraska, Iowa, Minnesota, Wisconsin and Dakota. Special agents, W. P. Hoit, for Indiana, Kentucky, Michigan and Ohio, Chicago; Calvin Barker, for Ohio, Toledo; R. H. Kerr, for Missouri, Kansas, Nebraska, Iowa, Kansas City, Mo.; L. H. Green, for Minnesota and Wisconsin, Minneapolis, Minn. The New York Alliance is an agency combination of New York Bowery and Pacific Insurance Companies.

**NEW YORK UNDERWRITERS AGENCY, New York.**—Alexander Stoddart, general agent, New York; assistant general agents, Joseph Bates, Edward A. Swain, Byron D. West, John H. Stoddart; State and special agents: Merwin F. Collier, George D. Gould, Edward G. Halle, Howard P. Gray, R. H. Garrigue, Wm. M. Monroe, Clarence Knowles, J. B. Ezell, Charles C. Fleming, R. S. Lindsey, A. G. McIlwaine, Jr., C. E. Babcock, Geo. A. Armstrong, C. H. Langdeau, C. H. Lord, Wm. R. Foster, Frank W. Armstrong, Edw. E. Foster. The New York Underwriters Agency is an agency combination of the Hanover and Germania companies, both of New York.

**NIAGARA Fire Insurance Co., New York.**—S. S. Blackwelder, manager Western States, Chicago, Ill.; Henry W. Brown, manager Southeastern States, Philadelphia, Pa.; Dargan & Trezevant, general agents Southwestern States, Dallas, Texas; Balfour, Guthrie & Co., general agents Pacific States, San Francisco, Cal. Special jurisdiction of home office, New York and Eastern States: Special Agents, Eastern Department: H. R. Turner; Western Department: F. M. Benedict, Fred. E. Burt, H. H. Hershey, John Howley, C. E. Norbeck, Geo. K. Snider, Chas. A. Van Anden; Southeastern Department: J. H. Mitchell; New York Department, A. P. Howes, Utica, N. Y.

**NORTHERN Assurance Co., Aberdeen and London.**—W. D. Crooke, 204 La Salle street, Chicago, manager for Western States, covering Colorado, Dakota, Illinois, Iowa, Kansas, Michigan, Missouri, Minnesota, Montana, Nebraska, Wisconsin, Wyoming. Special agents in Western Department, Charles E. Carroll, A. F. Townsend, William M. Wheatley. Head office of company in United States at New York.

**NORTH BRITISH and Mercantile Insurance Co., London and Edinburgh.**—U. S. Branch, 54 William street. Chas. Caldwell, general agent, New York City; Tom. C. Grant, general agent, Pacific Department, San Francisco, Cal.; W. B.

Cornell, superintendent Western Department, Chicago, Ill. Special agents: F. H. Smith, Illinois and Indiana, Chicago, Ill.; S. E. Waggoner, Iowa and Missouri, Macon, Mo.; D. Stanbery, Ohio, Kentucky and Tennessee, Cincinnati, O.; H. H. Glidden, Michigan and Ohio, Detroit, Mich.; W. A. Cormany, Kansas and Nebraska, Ft. Scott, Kan.; W. L. Jones, Wisconsin, Minnesota and Dakota, Milwaukee, Wis.; E. T. Atwood, New York State, N. Y. City, N. Y.; Geo. W. Taylor, Eastern Department, Lexington, Mass.; J. W. Covington, Southern Department, Atlanta, Ga.; G. B. Armitage, Pennsylvania, Huntingdon, Pa.; I. H. Lindsley, Delaware, District of Columbia, Maryland and New Jersey, Newark, N. J.

**NORTH GERMAN Fire Insurance Co.,** Hamburg, Ger.—Jurisdiction of head office in U. S. extends over all States and Territories east of the Rocky Mountains. L. H. Solomon, special agent, No. 170 La Salle street, Chicago, Ill.

**NORWICH UNION Fire Insurance Society**—General agent for Western States, W. P. Freeman, Chicago, Ill.; State agent for Texas, Louisiana and Arkansas, Wm. Lofland & Co., Galveston, Texas; State agent for Wisconsin and Minnesota, Hobbins Bros., Madison, Wis. Jurisdiction of head office in U.S., at New York, extends east of Rocky Mountains. Special agents: H. H. Hobbs, J. P. Fisher, H. F. Blackuell, E. H. Bouton, J. S. Middleton, T. B. Tuttle, H. F. Webber.

**ORIENT Insurance Co.** David G. Gordon, general agent of the Eastern Department, Hartford, Ct. Byron W. French, general agent of the Western Department, Chicago, Ill. The Western Department comprises the Western States and Territories, and Kentucky. Special jurisdiction of the Home office: Eastern States, New York, Pennsylvania, Maryland and California. C. H. Van Antwerpe, Albany, N. Y., special agent for home office. Special agents for Western Department: J. H. Stevison, James H. Caswell, A. J. Brown, A. M. Hinsdale and G. J. Hibbard.

**PENNSYLVANIA FIRE Insurance Co.,** Philadelphia.—J. F. Downing, Erie, Pa., manager of the Western Department, all States west of Pennsylvania. Special agents in Western Department: L. J. Bonar, W. H. Seidlers, L. H. Fox, J. L. Holden, John H. Warner, A. J. Trumbull, D. W. Burrows, John H. Coudray, Wellington Downing. Scull & Bradley, Boston, Mass., managers for New England; George P. Field, general agent, S. E. Barton, special agent. Charles R. Knowles, manager New York State agency, Albany, N. Y.; John E. Heath, assistant manager; M. O. Dennis, Henry E. Hess, special agents. Frame & Hare, agents for New York City. Richard R. Miller, Camden, N. J., general agent for New Jersey. Thompson, Derr & Brother, Wilkesbarre, Pa., State agents for Pennsylvania; W. Shoemaker, special agent. William L. Jones, agent, Pittsburgh, Penna.; E. J. Richardson & Sons, agents, Baltimore, Md.; Chas. E. Bishop & Co., agents, Washington, D. C.; Jonathan Hunt,

Son & Co., managers Pacific Coast, San Francisco, Cal.

**PENNSYLVANIA Insurance Co.,** Pittsburg, Pa.—No general or special State agents. Jurisdiction of company extends over New York, Pennsylvania, Maryland, Ohio, Illinois, Michigan, Wisconsin, Minnesota, Missouri, California and Washington, D. C. All agencies report direct to the home office, and all appointments made from that office.

**PHENIX Insurance Co.,** Brooklyn—T. R. Burch, Chicago, Ills., general agent for the Western States and Territories and Alabama, Tennessee, Louisiana, Texas, Mississippi and Arkansas. Special agents: Alf. Bennett, B. T. Wise, D. Ostrander, M. M. Hamlin, A. B. Gatewood, R. J. Foster, J. Irving Riddle, R. P. Shackleford, E. F. Bennett, A. A. Clark, H. B. Coryell, H. M. Street, J. T. Murphy.

**PHENIX Fire Insurance Co.,** Hartford—H. M. Magill, Cincinnati, general agent for the Western and Southern States; A. E. Magill, San Francisco, general agent for the Pacific Coast; special agents with H. M. Magill, James McGee, H. H. Heatford, George M. Winwood, Charles G. Ayars.

**PHENIX Assurance Co.,** London.—D. B. Warner, Chicago, Ill., general agent for the Western States; Butler & Haldan, San Francisco, Cal., general agents for the Pacific Coast. Special agents at New York office: John Marr, W. B. Bartlett, T. Kirk White, L. R. Warren, W. Irving. Western department: H. N. Williams, H. L. Vanderveer, C. H. Barry, L. S. Tuttle, H. W. Cole and E. A. Gilman.

**PRESCOTT Insurance Co.,** Boston.—Ohio State agency, H. P. Hitchcock, Ohio State agent, Akron, O.

**PROVIDENCE Washington Insurance Co.** of Providence.—T. C. Parsons, Cleveland, O., general agent for Ohio and Michigan; E. E. Ryan & Co., Chicago, Ill., general agents for Illinois, Indiana, Kentucky, Missouri, Kansas, Iowa, Minnesota and Wisconsin; U. B. Wilson, Denver, Col., general agent for Colorado, Wyoming and New Mexico; J. H. Norton, Jacksonville, State agent for Florida. Special jurisdiction of home office: New England, Eastern and Southern States. Special agent for the New England States, Jas. M. Forbush; for the Eastern States, E. P. Piper; for the Southern States, W. G. Desaussure, Jr.; for the Western States, Henry F. Canfield, J. G. Milligan, Thos. L. Maitland, Wm. R. Smith, W. D. Clutter, Harry Robinson and Saml. Gillespie.

**QUEEN Insurance Co.,** Liverpool. Joseph M. Rogers, Chicago, general agent for Wyoming, Montana, West Virginia, Ohio, Indiana, Michigan, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, Dakota, New Mexico, Colorado; Frank Olcott Allen, Philadelphia, general agent for Pennsylvania, Maryland, District of Columbia, Southern New Jersey and Delaware; J. H. Morton Morris, Louisville, Ky., general agent for Kentucky, Tennessee, Georgia, Alabama, Mississippi,

Louisiana, Florida, North Carolina, South Carolina, Virginia, Texas and Arkansas. Special jurisdiction of head office in the U. S., at New York, extends over New York, Northern New Jersey, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island and Connecticut. Special agents at headquarters: Geo. W. Burchell, New York State; E. G. Richards, New England States; Ross M. Wickham, Northern New Jersey. Special agents under general agent Rogers: Jacob Peetre, for Ohio and Indiana; A. P. Spencer, for Missouri, Nebraska, Kansas and Territories; W. E. Paige, for Iowa, Minnesota and Dakota; E. F. Chapman, for Illinois and Wisconsin. Special agents under general agent Allen: Wm. Muir, W. M. Shoemaker, H. O. Kline. Special agents under general agent Morris: A. Z. Boyer, P. S. Campbell, H. C. Stockdell, H. C. Dunn, J. W. Atkinson.

**RHODE ISLAND Underwriters Association**, Providence.—Buckman & Tillinghast, 169 La Salle st., Chicago, general agents for States west of Pennsylvania. Special jurisdiction of home offices extends east of Pennsylvania. The Association is an agency combination of the Equitable and Merchants insurance companies of Providence.

**ROCHESTER German Insurance Co.**, Rochester, N. Y.—T. T. Hay, Raleigh, N. C., general agent for North and South Carolina; M. Warner Hewes, Baltimore, State agent for Maryland; Geo. D. Pleasants & Son, Richmond, Va., general agents for Virginia. Special jurisdiction of home office extends over all States except the above. Special agents: O. C. Hemp, Greenville, Mich.; H. F. Atwood, assistant secretary, Rochester, N. Y.

**ROCKFORD Insurance Co.**, Rockford, Ill.—No general or State agents. Jurisdiction of company extends over Illinois, Iowa and Wisconsin. Special agents: Richard Jackson, James Dolan, (Kankakee), Ira Smith, (Aurora, Ill.), John B. Sine, Geo. R. Whitmore, and Charles E. Gibson.

**ROYAL Fire Insurance Co.**, Liverpool—E. F. Beddall, manager, and William W. Henshaw, assistant manager, and representing specially for the United States. Scull & Bradley, managers for Massachusetts, Connecticut, Rhode Island, New Hampshire, Maine, Vermont, Boston; Charles Knowles, manager for State of New York (except Metropolitan District), Albany; George Wood, manager for Pennsylvania, New Jersey, Delaware, Philadelphia; J. G. Proud & Sons, managers for Maryland, Virginia, North Carolina, District of Columbia, Baltimore; Barbee & Castleman, managers for Kentucky, Texas, Florida, Georgia, South Carolina, Alabama, Tennessee, and Louisiana, Louisville; John H. Law & Bro., managers for Ohio, Indiana, West Virginia, Cincinnati; Charles H. Case, manager for Illinois, Wisconsin, Nebraska, Missouri, Michigan, Minnesota, Kansas, Iowa, Colorado, Chicago.

**SCOTTISH UNION AND NATIONAL Insurance Co.**, Edinburgh and London—Macdonald & Hawes, San

Francisco, general agents for the Pacific Coast. Jurisdiction of head office in United States, located at Hartford, extends over all the United States and Canada.

**SHOE AND LEATHER Insurance Co.**, Boston.—H. G. Hitchcock, Akron, State agent for Ohio; F. W. Montgomery & Co., Milwaukee, State agent for Wisconsin; Brown Bros. & Co., Detroit, State agents for Michigan; J. J. Watson, St. Paul, State agent for Minnesota; J. H. White, Chicago, Inland Marine manager for Illinois, Ohio, Michigan, Wisconsin, New York, Minnesota, Pennsylvania, and Missouri. Company operates in Maine, New Hampshire, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, Ohio, Iowa, Minnesota, Illinois, Missouri, Michigan, Wisconsin, California. J. H. Herman, special agent at headquarters.

**SPRINGFIELD Fire and Marine Insurance Co.**—W. T. Steere, general agent home office; A. J. Harding, general agent for the Western Department; C. E. Mantz, assistant general agent, No. 118 La Salle street, Chicago; Benj. Vernor, Detroit, general agent for the State of Michigan; John J. Babcock, Brighampton, N. Y., general agent for New York and Pennsylvania. Special jurisdiction of home office: Pacific Coast, Middle States, New England and Southern Coast States. W. A. M. Lean, and Wm. Fulton, general adjusters; special agents: John O. Wright, Cincinnati, O.; E. C. Johnson, Michigan City, Ind.; J. W. Beilstein, Kentucky and Tennessee; Robert Zener, Illinois and Wisconsin; H. P. Hubbel, Minnesota and Dakota; C. W. Fracker, Iowa; A. F. Dean, Missouri and Southern Illinois; N. S. Harding, Nebraska; Theo. Wiseman, Kansas; Samuel P. Cochran, Texas.

**STATE INSURANCE COMPANY**, Des Moines.—George C. Newman, general agent for Iowa, Des Moines, Iowa; H. A. Hamlin, Clear Lake Station, Minn. & D. G. Currier, Owatonna, Minn., general agents for Minnesota; A. B. Regnier, general agent for Nebraska, Lincoln, Neb.; W. M. Black, general agent for Missouri, Sedalia, Mo. Company operates in Iowa, Illinois, Missouri, Kansas, Nebraska, Dakota and Minnesota.

**STANDARD Fire Office (limited) of London**—A. W. Spalding, manager, Western Department, Nos. 208 and 210 La Salle street, Chicago; Hutchinson & Mann, managers Pacific Department, San Francisco; J. T. Raine, general agent for South, Atlanta, Ga.; Beers & Kennison, State agents, Galveston, Texas. Western Department extends over Michigan, Wisconsin, Ohio, Illinois, Indiana, Dakota, Kansas, Nebraska, Missouri, Iowa, Minnesota, Colorado; Wyoming; Pacific Department over California, Arizona, Nevada, Oregon, New Mexico, Utah, Washington Territory and Montana. Jurisdiction of head office in United States, located at New York, extends over the United States east of the Rocky Mountains. Special agents at head office: George W. Cope for the Eastern States, and J. W. Stephens for New York and New Jersey; for the South, J. T. Raine; for Texas, A. Kenni-

son ; A. P. Coulter, for the Northwest ; Geo. Banto, Central, and J. M. Hilton for the Western States.

ST. PAUL Fire and Marine Insurance Co., St. Paul—Benj. Marot, general agent for Eastern States, Dayton, O. ; S. O. Cotron & Bro., State agents for Texas, Houston, Texas ; Gress & Leigh, State agents for Arkansas, Little Rock ; Cobb, Winne & Co., general agents for Colorado and New Mexico, Denver, Col. Special agents, A. W. Perry, W. C. Bredenhagen and C. H. Taylor, address St. Paul.

STAR Fire Insurance Co., New York—J. O. Wilson, Chicago, manager for the Western Department ; E. S. Gay, Atlanta, Ga., manager for the Southern Department ; H. W. Brown, Philadelphia, manager for the Middle Department ; C. C. Kimball, Hartford, manager for the New England Department ; Brown, Craig & Co., San Francisco, managers for the Pacific Department. Special jurisdiction of home office, New York and New Jersey. Special agents for the Western Department, D. F. Appel, F. C. Wheeler, S. A. Chafe, M. H. N. Raymond ; Middle Department, J. H. Mitchell ; New England Department, A. E. Williams ; Southern Department, W. D. Deane and J. E. Barry.

SUN Fire Office Co., London.—C. H. Waite, general agent, Watertown, N. Y. ; Amos Sherman, State agent for New England, Woonsocket, R. I. ; H. C. Bedell, State agent for Ohio, Cleveland, O. ; E. A. Hough, State agent for Michigan and Indiana, Jackson, Mich. ; T. W. Johnston, State agent for Illinois, Chicago, Ill. ; E. M. Condit, State agent for Iowa, Wisconsin, Missouri, Kansas, Minnesota, Nebraska and Dakota, Anamosa, Iowa. Special agents : N. S. Dewey, Watertown, N. Y. ; B. R. Stillman, Watertown, N. Y. ; H. F. Cornell, Jackson, Mich. ; H. L. Lowe, Kansas City, Mo. ; W. D. Fargo, Anamosa, Iowa. Head office at Watertown, N. Y.

TRADER'S Insurance Co., Chicago.—Beers & Kenison, Galveston, general agents for Texas ; Cobb, Winne & Co., Denver, Col., general agents for Colorado, Wyoming and New Mexico. Special jurisdiction of home office, over all territory except as above. Special agents at headquarters : J. S. Reeve, A. E. Bosworth, J. C. Dietz, J. J. Berne, A. S. Caldwell, Geo. Baker.

TRANSATLANTIC Fire Insurance Co., Hamburg, Ger.—George Marcus & Co., San Francisco, general agents for the Pacific Coast. Jurisdiction of head office in U. S., all over the United States except the Pacific Coast. Special agents at headquarters, E. A. Curtiss.

UNION Insurance Co., San Francisco.—C. P. Farnfield, general agent at home office ; Thomas S. Chard, Chicago ; manager of the Eastern Department, embracing all States east of the Rocky Mountains. Special jurisdiction of home office extends over the Pacific States and Territories, British Columbia, Mexico and Sandwich Islands. Prominent agents attached to the Eastern Department are as follows : J. C. Scroggs, Kansas City, Mo., State agent Kansas and Missouri ; W. M. Leonard, Lincoln, Neb., State agent for Nebraska

and Dakota ; Chas. W. Sexton, Milwaukee, Wis., State agent for Wisconsin and Minnesota ; D. B. Phelps, Peoria, Ill., State agent for Illinois, George C. Cooper, Lansing, Mich., State agent for Michigan ; Maxwell Sanford, Leon, Iowa, State agent for Iowa ; M. E. Lawrence, Indianapolis, Ind., State agent for Indiana ; G. W. Reynolds, Cincinnati, Ohio, State agent for Kentucky and Tennessee ; W. H. Sage, Wellington, Ohio, State agent for Ohio ; S. G. Chard, Buffalo, N. Y., State agent for New York and Pennsylvania ; J. M. Porter, Boston, Mass., special agent for New England.

UNION Insurance Co., Philadelphia—J. O. Wilson, Chicago, manager of the Western Department, which embraces Michigan, Illinois, Wisconsin, Minnesota, Missouri. Special agents : F. C. Wheeler, Chicago ; M. H. N. Raymond, Grand Rapids, Michigan.

VIRGINIA Fire and Marine Insurance Co., Richmond.—State agents, T. T. Hay, Raleigh ; J. R. Triplett, St. Louis ; O. W. Barrett, Chicago ; A. T. Newbold, Philadelphia, and A. S. Pratt & Son, Washington. Special jurisdiction of home office covers the State of Virginia.

WASHINGTON Fire and Marine Insurance Co., Boston.—Fred. S. James, Chicago, general agent for the Western States and Dakota Territory ; Thos. L. Alfriend, Richmond, general agent for Virginia ; Ed. E. Potter, San Francisco, general agent for California. Special jurisdiction of home office covers New England, New York and Pennsylvania. Special agents in the Western States, T. W. Letton, J. M. Wallace, W. H. Snider, John Virchow and R. E. Daniel.

WESTCHESTER Fire Insurance Co., New York.—M. O. Brown, No. 156 La Salle street, Chicago, general agent for the Western States ; Curtis Clark, Boston, general agent for the New England States ; Wm. H. Van Every, Troy, New York State agent. Special agents, H. C. Keller, Leavenworth, Kan. ; Hobbins Bros., Madison, Wis. ; J. N. Reynolds, Chicago ; E. C. Ulrich, Cincinnati ; S. M. Miller, Lansing, Mich. ; Edward Hutton, New York.

WESTERN Assurance Co., Toronto.—General agents : Geo. O. Carpenter, Boston, for the New England States ; E. J. Knowles, Albany, for New York State ; N. L. Roosevelt, No. 44 Pine street, New York, for Metropolitan District ; Joseph Selby, Baltimore, for Maryland, Virginia, North and South Carolina ; Jno. D. Biggert, Pittsburgh, for Pennsylvania ; George W. Neff, Cincinnati, for Ohio, Kentucky, Tennessee and West Virginia ; James A. Jones, Detroit, for Michigan ; J. R. Preston, Richmond, for Indiana and Southern Illinois ; George W. Hayes, Milwaukee, for Wisconsin, Minnesota, Iowa, Northern Illinois, Nebraska and Dakota Territory ; Hall Bros., St. Louis, for Missouri, Kansas and Arkansas ; L. M. Tucker, Columbus, for Mississippi, Alabama, Georgia, Louisiana and Florida ; N. O. Lauve, Austin, for Texas ; Cobb, Winne & Co., Denver, for Colorado and Wyoming Territory ; Butler & Haldan, San Francisco, for Pacific Slope.



TABLE OF SHORT RATES FOR TERMS LESS THAN A YEAR.

ANNUAL PREMIUM.	ANNUAL RATE.																											
	Cs 30	Cs 35	Cs 40	Cs 45	Cs 50	Cs 55	Cs 60	Cs 65	Cs 70	Cs 75	Cs 80	Cs 85	Cs 90	Cs 100	Cs 110	Cs 125	Cs 150	Cs 175	Cs 200	Cs 225	Cs 250	Cs 275	Cs 300	Cs 325	Cs 350	Cs 375	Cs 400	Cs 500
2 days or less.....	1	1	1	2	2	2	2	2	2	3	3	3	3	3	4	4	5	6	7	8	8	9	10	11	12	13	13	17
5 days " .....	2	2	3	3	3	4	4	4	5	5	5	6	6	7	7	8	10	12	13	15	17	18	20	22	23	25	27	33
10 days " .....	3	4	4	5	5	6	6	7	7	8	8	9	9	10	11	13	15	18	20	23	25	28	30	33	35	38	40	50
15 days " .....	4	5	5	6	7	7	8	9	9	10	11	11	12	13	15	17	20	23	27	30	33	37	40	43	47	50	53	67
20 days " .....	5	6	7	8	8	9	10	11	12	13	13	14	15	17	18	21	25	29	33	38	42	46	50	54	58	63	67	83
1 month " .....	6	7	8	9	10	11	12	13	14	15	16	17	18	20	22	25	30	35	40	45	50	55	60	65	70	75	80	1.00
45 days " .....	8	10	11	12	14	15	17	18	19	21	22	23	25	28	30	34	41	48	55	62	69	76	83	89	96	1.03	1.10	1.38
2 months " .....	9	11	12	14	15	17	18	20	21	23	24	26	27	30	33	38	45	53	60	68	75	83	90	98	1.05	1.13	1.20	1.50
75 days " .....	11	13	15	17	19	21	23	24	26	28	30	32	34	38	41	47	56	66	75	84	94	1.03	1.13	1.22	1.31	1.41	1.50	1.88
3 months " .....	12	14	16	18	20	22	24	26	28	30	32	34	36	40	44	50	60	70	80	90	1.00	1.10	1.20	1.30	1.40	1.50	1.60	2.00
4 months " .....	15	18	20	23	25	28	30	33	35	38	40	43	45	50	55	63	75	88	1.00	1.13	1.25	1.38	1.50	1.63	1.75	1.88	2.00	2.50
5 months " .....	18	21	24	27	30	33	36	39	42	45	48	51	54	60	66	75	90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25	2.40	3.00
6 months " .....	21	25	28	32	35	39	42	46	49	53	56	60	63	70	77	88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	2.28	2.45	2.63	2.80	3.50
7 months " .....	23	26	30	34	38	41	45	49	53	56	60	64	68	75	83	94	1.13	1.31	1.50	1.69	1.88	2.06	2.25	2.44	2.63	2.81	3.00	3.75
8 months " .....	24	28	32	36	40	44	48	52	56	60	64	68	72	80	88	1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	2.60	2.80	3.00	3.20	4.00
9 months " .....	26	30	34	38	43	47	51	55	60	64	68	73	77	85	94	1.06	1.28	1.49	1.70	1.91	2.13	2.34	2.55	2.76	2.98	3.19	3.40	4.25
10 months " .....	27	32	36	41	45	50	54	59	63	68	72	77	81	90	99	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	2.93	3.15	3.38	3.60	4.50
11 months " .....	29	33	38	43	48	52	57	62	67	71	76	81	86	95	1.05	1.19	1.43	1.66	1.90	2.14	2.38	2.61	2.85	3.09	3.33	3.56	3.80	4.75

# FIRE DEPARTMENTS.

## EQUIPMENT OF THE CITIES AND TOWNS OF THE UNITED STATES AND CANADA.

REVISED AND CORRECTED TO JUNE 1, 1883.

THE following statistical information, showing the equipment of the different cities and towns of the United States and Canada for the extinguishment of fires, has been compiled with great care by the editor of *THE FIREMAN'S JOURNAL*. Circulars were addressed to every place in the country having a population of 1500 or more, and in most instances were promptly returned with the information desired. The last statistics of this kind printed by us were gathered for the census of 1880, but have not yet been published by the Census Bureau. Since they were compiled three years have elapsed, and many changes have been made in the Fire Departments within that time. The reports here given bring the work down to June 1, 1883. Appreciating the importance and value of a correct knowledge of the fire extinguishing facilities of the different cities and villages, especially to fire underwriters, we have spared neither labor nor expense in making this compilation, and know that it is more complete and accurate than any heretofore made. In the comparatively few instances that our circulars remained unanswered, after repeated requests to have them returned, we have used the information collected by the Census Bureau, and published in *THE INSURANCE YEAR BOOK* last year. We beg here to acknowledge our obligation to the Chief Engineers and other officers of Fire Departments, who so courteously and promptly responded to our request for information.

### ALABAMA.

**Auburn**, Lee Co., population, 1161; no fire protection.

**Birmingham**, Jefferson Co., population, 3086; 2 hand engines; 2 hose carriages and 1 hook and ladder truck; water-works, gravity pressure, 6,000,000 gallons capacity;  $8\frac{1}{4}$  miles of mains; 15 hydrants; 1000 feet good rubber hose; 200 feet rubber hose in bad condition; volunteer fire department, 75 men.

**Boligee**, Greene Co., population, 2776; no fire protection.

**Burnsville**, Dallas Co., population, 2225; no fire protection.

**Cahaba**, Dallas Co., population, 2022; no fire protection.

**Cedarville**, Hale Co., population, 2803; no fire protection.

**Clifton**, Wilcox Co., population, 2083; no fire protection.

**Clinton**, Greene Co., population, 2453; no fire protection.

**Columbiana**, Shelby Co., population, 2716; 1 chemical extinguisher.

**Dadeville**, Tallapoosa Co., population, 740; ordinance regulating sale and use of fire-works, and for investigating causes of fires; principal material of mercantile buildings, brick, height one story; shingle roofs permitted, dwellings, wood, one story; fire department consists of 1 hook and ladder truck; value of apparatus and supplies, \$300; 1 building belonging to department, annual rent, \$25; value, \$300; membership of department 25, all volunteer; expense of maintaining department in 1882, \$50; fire alarm bells; chief selected by company.

**Decatur**, Morgan Co., population, 1063; 1 chemical engine; 4 chemical extinguishers; 90 feet good rubber hose; volunteer fire department, 15 men.

**Demopolis**, Marengo Co., population, 1389; 2 chemical engines; 1 hook and ladder truck; volunteer fire department, 40 men.

**Eufaula**, Barbour Co., population, 3836; 2 hand engines; 1 hook and ladder truck; 2 hose carriages;



## ALABAMA.—Continued.

800 feet good rubber and leather hose, 200 feet bad condition; volunteer fire department, 200 men.

**Faunsdale**, Marengo Co., population, 3289; no fire protection.

**Florence**, Lauderdale Co., population, 1359; 1 chemical extinguisher.

**Forkland**, Greene Co., population, 3421; no fire protection.

**Fort Deposit**, Lowndes Co., population, 350; no fire protection.

**Gadsen**, Etowah Co., population, 1697; no fire protection.

**Gainesville**, Sumter Co., population, 960; no fire protection.

**Grantville**, Cherokee Co., population, 1761; no fire protection.

**Greensboro**, Hale Co., population, 1833; 1 hook and ladder truck; volunteer fire department, 25 men.

**Greenville**, Butler Co.; population, 2471; area, 2600 acres; fire limit, 40 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, wood, one story; fire department consists of 1 chemical engine, and chemical hand extinguishers, 1 hook and ladder truck; 200 feet rubber hose in good condition; value of department apparatus and supplies, \$3000; membership of department, 85, all volunteer; total expense of department in 1882, \$450; bell alarm; chief elected by department; water supply, wells.

**Greenwood**, Etowah Co., population, 1263; no fire protection.

**Hackneyville**, Tallapoosa Co., population, 2218; no fire protection.

**Hamburgh**, Perry Co., population, 2218; no fire protection.

**Hawkinsville**, Barbour Co., population, 2310; no fire protection.

**Hayneville**, Lowndes Co., population, 2152; no fire protection.

**Hickory Flat**, Chambers Co., population, 2056; no fire protection.

**Huntsville**, Madison Co., population, 4977; area, 640 acres; fire limit, 320 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, height two stories; wooden roofs permitted; dwellings, wood and brick, one and one-half and two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 500 feet rubber hose; 800 feet leather hose, in good condition; number of horses, 2; value of department apparatus and supplies, \$7000; one building owned by department, value, \$5000; membership of department, 45; full paid members, 1; part paid, 44; cost of maintaining department in 1882, \$1500; bell alarm; chief elected by the Mayor and Board of Aldermen; water supply, pumping system; reservoir and cistern; number of miles street mains, 6; diameter of largest, 8 inches; smallest, 3 inches; No. of hydrants, 23; pressure, 35 pounds; cost of maintaining water department in 1882, \$2800.

**Jefferson**, Marengo Co., population, 2459; no fire protection.

**Laneville**, Hale Co., population, 2000; no fire protection.

**La Fayette**, Chambers Co., population, 1061; no fire protection.

**Lower Peach Tree**, Wilcox Co., population, 2307; no fire protection.

**Macon Station**, Hale Co., population, 3434; no fire protection.

**Marion**, Perry Co., population, 2074; fire limit, 50 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two

stories in height; dwellings, wood, two stories; fire department consists of 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck; 150 feet leather hose, in good condition; value of department apparatus and supplies, \$1500; one building owned by department, value, \$150; membership of department, 60; all volunteer; total expenses in 1882, \$85; bell alarm; chief elected by department; water supply, wells; capacity of each, 1000 gallons daily.

**Mobile**, Mobile Co., population, 29,132; fire limit, 8960 acres; ordinance regulating sale and use of fireworks; causes of fires investigated; mercantile buildings, brick and frame, three and four stories high; dwellings, frame, two and three stories high; fire department consists of 6 steam engines, 1 chemical engine, 1 hook and ladder truck, 6 hose carriages; Siamese couplings used; 5000 feet rubber hose, good condition; 3000 poor; 15 horses; value of apparatus and supplies, \$60,000; value of buildings owned by department, \$15,000; membership of department, 1200, all volunteers; fire alarm telegraph; 52 street boxes; chief elected by department; fire patrol incorporated and supported by insurance companies; water supply, reservoir, supplied by steam pump; 14 miles street mains and supply pipes; diameter of largest, 6 inches; smallest, 2½ inches; number of hydrants, 60.

**Montgomery**, Montgomery Co., population, 16,713; area, 2219 acres; fire limit, 425 acres; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick and wood, two and three stories in height; dwellings, brick and wood, one and two stories; fire department consists of 3 steam engines, 1 hand engine, 2 chemical hand extinguishers, hook and ladder truck, 4 hose carriages; Siamese couplings on hand but not used; 2300 feet rubber hose; 700 feet cotton hose, in good condition; 14 horses in use; value of apparatus and supplies, \$33,400; 2 houses belonging to fire department, value, \$15,000; one rented at \$300 per annum; 11 members of department paid full time, 358 volunteers; expense for maintaining department during 1882, \$9719; fire alarm, Union telegraph; 10 street boxes; chief elected by department; water supply, 1 reservoir, supplied from the river; capacity, 500,000 gallons daily; 10 cisterns, supplied from roofs of buildings; average capacity, 14,000 gallons per day; 10 miles street mains and supply pipes; diameter of largest, 10 inches; smallest, 3 inches; 91 hydrants; hydrant pressure, 40 pounds; cost of maintaining water department in 1882, \$7010.

**Moulton**, Lawrence Co., population, 3503; 3 cisterns; no fire protection.

**Mount Meigs**, Montgomery Co., population, 2893; no fire protection.

**Mount Hope**, Lawrence Co., population, 2199; no fire protection.

**Newbern**, Hale Co., population, 454; no fire protection.

**Nixburg**, Coosa Co., population, 2469; no fire protection.

**Notasulga**, Macon Co., population, 236; no fire protection.

**Opelika**, Lee Co., 3245; 1 chemical engine; 5 chemical extinguishers; 1 hand engine; volunteer fire department, 28 men.

**Oswichee**, Russell Co., population, 2868; no fire protection.

**Pike Road**, Montgomery Co., population, 2726; no fire protection.

**Pleasant Ridge**, Greene Co., population, 2002; no fire protection.

**Prattville**, Autauga Co., population, 977; 1 hand engine; 2 hose carriages; river and 3 cisterns; 50 feet good rubber hose and 50 feet poor condition; 800 feet good linen hose and 100 feet poor condition

250 feet good leather hose and 50 feet poor condition; volunteer fire department, 50 men.

**Roanoke**, Randolph Co., population, 2379; no fire protection.

**Selma**, Dallas Co., population, 7529; 2 steam engines; 4 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; 8 cisterns; 1600 feet iron pipe (to which engines attach) laid through principal streets; 5 fire hydrants; 2000 feet good cotton hose; 5 fire wardens (act as patrol); 125 volunteers; 8 horses.

**Snow Hill**, Wilcox Co., population, 3862; no fire protection.

**South Florence**, Colbert Co., population, 2949; no fire protection.

**Sumterville**, Sumter Co., population, 208; no fire protection.

**Talladega**, Talladega Co., population, 1233; ordinance regulating sale and use of fire works; mercantile buildings, principally brick, height, three stories; shingle or other wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 hook and ladder truck; value of apparatus and supplies, \$500; 1 building belonging to Department, value \$1000; 1 rented, annual rent, \$300; membership of department, 75; 25 full paid members, 25 part paid; expense of maintaining department in 1882, \$3000; bell alarm.

**Troy**, Pike Co., population, 2294; 1 chemical engine; 1 hook and ladder truck; 4 cisterns; 300 feet good hose; volunteer fire department, 30 men.

**Tuscaloosa**, Tuscaloosa Co., population, 2418; area 640 acres, fire limit, 6 squares; ordinance regulating sale and use of fire-works. Mercantile buildings, brick, two and three stories in height; dwell-

ings wood, one and two stories. Fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 150 feet rubber hose in good condition; value of apparatus and supplies, \$1000; one building owned by department, value, \$1000, membership of department, 25, all volunteer; bell alarm; water supply, wells; 3 cisterns supplied from roofs of buildings.

**Tuscumbia**, Colbert Co., population, 1369; frame buildings; no fire protection or water supply.

**Tuskegee**, Macon Co., population, 2370; 1 chemical engine; 1 hook and ladder truck; 1 cistern; 100 feet good rubber hose; volunteer fire department, 60 men.

**Union Springs**, Bullock Co., population, 1862; area, 960 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, one story; dwellings, wood, one story; fire department consists of 1 steam engine; 1 hand engine; 1 hook and ladder truck (not used); 2 hose carriages; Siamese couplings used; 1300 feet rubber hose in good condition; 500 feet cotton, good; 500 poor; value of apparatus and supplies, \$4000; one building owned by department, value, \$500; membership of department, 100, all volunteers; total expense in 1882, \$300; bell alarm; chief elected by members of department and approved by mayor and council; water supply, 3 cisterns, supplied from roofs of buildings; capacity, 30,000 gallons daily.

**Uniontown**, Perry Co., population, 810; 1 hook and ladder truck; 1 chemical extinguisher (hand); 150 cisterns; no organized department.

**Wedowee**, Randolph Co., population, 2359; no fire protection.

**Whistler**, Mobile Co., population, 1333; no fire protection.

## ARKANSAS.

**Arkadelphia**, Clark Co., population, 1506; no fire protection.

**Batesville**, Independence Co., population, 1264; 1 hand engine; 1 hose carriage; 4 chemical extinguishers; 500 feet of good rubber hose; 100 feet in poor condition; 20 cisterns.

**Camden**, Onachita Co., population, 1503; no fire protection.

**Conway**, Faulkner Co., population, 1028; no fire protection.

**Fort Smith**, Sebastian Co., population, 3099; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, river and 5 cisterns; 500 feet good rubber hose; volunteer fire department, 75 men.

**Helena**, Phillips Co., population, 3652; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, river and 5 cisterns; 2000 feet of good rubber hose; 2 men paid full time, 1 man paid for part time; 72 volunteers, 2 horses.

**Hope**, Hempstead Co., population, 1233; no fire protection.

**Hot Springs**, Garland Co., population, 3554; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; water supply, creek; 1000 feet good rubber hose; 1000 feet poor rubber hose; volunteer fire department, 60 men; 2 horses.

**Jonesboro**, Craighead Co., population, 2650; no fire protection.

**Little Rock**, Pulaski Co., population, 13,138; area, 2000 acres; fire limit, 135 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories in height; dwellings, frame, one and two stories; fire department consists of 3 steam engines, 1 hook and ladder truck, 8 hose carriages; 2000 feet rubber hose in good condition, 4000 poor; 6 horses; value of apparatus and supplies, \$15,800; three buildings owned by department, value, \$27,000; membership of department, 137; full paid members, 7; volunteer, 128; total expense of 1882, \$7800; bell and telephone alarms; chief elected by department; water supply, stand pipe or direct pressure at water works; 14 cisterns supplied by springs; 6 miles street mains and supply pipes; diameter of largest, 12 inches, smallest, 6 inches; 74 hydrants; water pressure, 35 pounds; water-works owned by private company.

**Osage Mills**, Benton Co., population, 3234; no fire protection.

**Pine Bluff**, Jefferson Co., population, 3203; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, river and 5 cisterns; 1500 feet good rubber hose; 500 feet in poor condition; 1 man paid full time; 130 volunteers; 2 horses.

**Plum Bayou**, Jefferson Co., population, 2968; no fire protection.

## CALIFORNIA.

**Alameda**, Alameda Co., population, 5708; 1 3d-class hand engine; 1 hook and ladder truck; 2 hose carriages; 4 chemical extinguishers (hand), and 4 Johnson pumps; 800 feet rubber hose in good condition, 200 feet leather hose in good; water works, pump from artesian wells, 2 cisterns, 40,000 gallons

capacity, 6 miles of street mains and supply pipes; 14 hydrants; volunteer department, 72 men.

**Antioch**, Contra Costa Co., population, 626; 1 hand engine; 1 hose carriage; water supply, poor; 500 feet rubber hose; volunteer fire department, 55 men.

## CALIFORNIA.—Continued.

**Berkeley**, Alameda Co., population, 2000; 2 reservoirs, 400,000 gallons capacity, 10 miles street mains and supply pipes, 9 hydrants; (see West Berkeley.)

**Cambria**, San Luis Obispo Co., population, 1350; mercantile buildings, frame, height two stories; wooden roofs permitted; dwellings, frame, one story; fire department consists of 1 hook and ladder truck; 100 feet rubber hose in good condition; 150 feet leather, good; value of department apparatus and supplies, \$400; value of department buildings, \$35,000; membership of department, 20; total expense in 1882, \$50; bell alarm; chief elected by company; water supply, wells and creek.

**Chico**, Butte Co., population, 3300; area, 250 acres; fire limit, 75 acres; ordinance for investigating causes of fires; mercantile buildings, brick, one story in height, shingle roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 steam engine; 1 hand engine; 4 hose carriages; Siamese couplings used; 3000 feet rubber hose in good condition; value of apparatus and supplies, \$6500; one building owned by department; one rented at \$840 per year; value of buildings, \$5000; membership of department, 160, all volunteers; total expenses of department in 1882, \$2000; bell alarm; chief elected by members of department; water supply, Holly system; 13 cisterns, capacity, of each, 15,000 gallons daily; diameter of largest street main, 8 inches; smallest 6 inches; 40 hydrants; water pressure, 100 pounds.

**Colton**, San Bernardino Co., population, 878; 1 hose carriage; water-works, gravity pressure; 7 hydrants; 200 feet rubber hose; volunteer fire department, 12 men.

**Columbia**, Tuolumne Co., population, 650; 2 hand engines, 2 hose carriages; water supply, 7 cisterns and 6 reservoirs, gravity pressure; 5 miles of mains; 250 feet good rubber hose, 500 feet good leather hose, and 250 feet poor leather hose; volunteer fire department, 55 men.

**Colusa City**, Colusa Co., population, 1779; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 2 chemical extinguishers; water-works, gravity pressure; 1 reservoir, 40,000 gallons capacity; 14 hydrants; 900 feet good rubber hose; volunteer fire department, 40 men.

**Elliott**, San Joaquin Co., population, 2047; no fire protection.

**Eureka**, Humboldt Co., population, 2639; area, 240 acres; fire limit, 75 acres; mercantile buildings, brick and wood, one and two stories high, shingle roofs permitted; dwellings, frame, one and a half stories; fire department consists of 2 steam engines; 1 hand engine; 8 hose carriages; Siamese couplings used; 5000 feet rubber hose in good condition; 1000 feet poor; 500 feet cotton, good; 500 feet leather, good; value of apparatus and supplies, \$15,000; three buildings owned by department, value, \$5000; membership of department, 155; 7 paid men; total expense in 1882, \$3900; bell alarm; chief elected by members of department; water supply, direct pumping system; 8 cisterns, capacity, 580,000 gallons daily; 2000 feet street mains; diameter of largest, 6 inches; smallest, 2 inches; 2 hydrants; water pressure, 70 feet.

**Folsom City**, Sacramento Co., population, 1000; 1 hand engine; water-works; 11 hydrants; 6 cisterns; 100 feet good rubber hose.

**Fresno**, Fresno Co., population, 1112; 4 chemical extinguishers; water supply, 2 cisterns.

**Gilroy**, Santa Clara Co., population, 1621; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; water-works; 7 hydrants; 1 reservoir and 6 cisterns, 10,000 gallons capacity; 5 miles of mains; 1800 feet rubber hose; 300 feet leather hose, good, and 200 feet in poor condition; volunteer fire department, 117 men.

**Grass Valley**, Nevada Co., population, 6688; area, 360 acres; fire limit, same; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick, two stories in height, shingle roofs permitted; dwellings, wood, one and a half stories; fire department consists of 1 hook and ladder truck; 3 hose carriages; 250 feet rubber hose in good condition; 50 feet poor; 850 feet leather, good; 150 feet poor; value of apparatus and supplies, \$3,000; two buildings owned by department, value, \$3500; membership of department, 50; three paid; cost of maintaining department in 1882, \$800; bell alarm; chief elected by members of department; water supply, 3 reservoirs; capacity 12,000,000 gallons daily; 3½ miles street mains; diameter of largest, 20 inches; smallest, 4 inches; 65 hydrants; water pressure, 120 pounds; cost of maintaining water department in 1882, \$5000.

**Haywards**, Alameda Co., population, 1231; area, 1200 acres; fire limit, 1000 acres; ordinance for investigating causes of fires; frame buildings, two stories in height, shingle roofs permitted; fire department consists of 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 400 feet leather, good; 450 poor; value of apparatus and supplies, \$1500; one building owned by department, value, \$1000; membership of department, 60, all volunteers; total expenses in 1882, \$100; bell alarm; chief elected by company and approved by trustees; water supply, 6 cisterns, supplied by springs, capacity, 12,000 gallons daily.

**Healdsburg**, Sonoma Co., population, 1133; area, 640 acres, fire limit same; mercantile buildings brick, height two stories, wooden roofs permitted; dwellings wood, one story; fire department consists of 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in good condition; value of department apparatus and supplies, \$1500; building rented; annual rent, \$60; value \$500; membership of department, 35, all volunteer; total expense in 1882, \$400; bell alarm; chief elected by members of department; water supply, 1 reservoir, supplied by springs; pumping system, 1¼ miles street mains, diameter 3 inches; 10 hydrants.

**Hollister**, San Benito Co., population, 1034; area, 200 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and wood, one and two stories; wooden roofs prohibited; dwellings wood, one story; fire department consists of 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 500 feet of rubber hose in good condition; 450 poor; 200 feet leather, good; value of apparatus and supplies, \$2000; one building owned by department, value, \$2000; membership of department, 80, all volunteer; total expense in 1882, \$430; bell alarm; chief elected by companies; water supply, 1 reservoir of 300,000 gallons capacity daily; direct pumping and gravity pressure; 3 miles street mains; diameter of largest, 8 inches; smallest, 4 inches; 30 hydrants; water pressure, 48 pounds; water works owned by private corporation.

**Lakeport**, Lake Co., population, 1753; no fire protection.

**Livermore**, Alameda Co., population, 855; ordinance regulating sale and use of fire-works; mercantile buildings brick and wood, two stories in height, wooden roofs permitted; dwellings frame, one and two stories; fire department consists of 1 hand engine; 1 hose carriage; Siamese couplings used; 800 feet rubber hose in good condition; 200 poor; value of apparatus and supplies, \$1570; one building in use by department, owned by city; value \$1000; membership of department, 60; all volunteer; bell alarm; chief elected by firemen; water supply, 3 reservoirs, supplied from streams;



diameter of largest main, 8 inches, smallest, 3 inches; 10 hydrants.

**Los Angeles**, Los Angeles Co., population, 11,183; 2 second-class Amoskeag steam engines; 6 chemical extinguishers (hand); 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose, good condition; 350 feet rubber hose, poor; 200 feet leather hose, good; water supply, 2 reservoirs, 5,000,000 gallons capacity; gravity pressure; 11 miles street mains and supply pipe; 60 hydrants; 4 men paid full time, 180 volunteers; 4 horses.

**Martinez**, Contra Costa Co., population, 1000; no fire protection.

**Marysville**, Yuba Co., population, 4321; 4 steam engines; 4 hose carriages; water works, gravity pressure; 15 hydrants; 18 cisterns; 4000 feet good hose; 500 feet poor linen hose; volunteer fire department, 60 men.

**Merced**, Merced Co., population, 1446; 1 hand fire engine; 1 hook and ladder truck; 2 chemical extinguishers; 1000 feet rubber hose, good condition; 1000 feet leather, good; water supply, 14 artesian wells, 1000 gallons capacity; 25 hydrants; 65 men paid full time; 207 volunteers; 6 horses.

**Modesto**, Stanislaus Co., population, 1693; 3 hook and ladder trucks; 2 chemical extinguishers (hand); 300 feet rubber hose, in good condition; water supply, tanks, 100,000 gallons capacity, gravity pressure; 2 hydrants; volunteer department, 65 men.

**Monterey**, Monterey Co., population, 1396; no fire protection.

**Napa**, Napa Co., population, 3731; area, 1080 acres; ordinance regulating use of fireworks; mercantile buildings, brick; height, two stories; wooden roofs permitted; dwellings, frame, one and two stories; one hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 200 feet rubber hose, in good condition; in poor condition, 400 feet rubber, 100 linen, 300 leather; one building in use by department; owned by city; membership of department, 56; all volunteer; water supply, river and 3 cisterns; negotiating for water works; combined system of pumping and gravitation.

**Nevada City**, Nevada Co., population, 4022; area, 640 acres; fire limit, 15 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height, shingle roofs permitted; dwellings, wood, one and a half stories; fire department consists of 4 hose carriages; Siamese couplings used; 900 feet rubber hose in good condition; 300 feet leather, poor; value of apparatus and supplies, \$5000; two buildings owned by department, value, \$5000; membership of department, 65, all volunteers; total expense in 1882, \$1600; bell alarm; chief elected by members of department, water supply, 3 reservoirs, supplied from river; capacity, 1,000,000 gallons daily; gravity system; 3 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 28 hydrants; water pressure, 200 feet.

**Oakland**, Alameda Co., population, 35,144; area, 4833 acres; fire limit, 44 acres; causes of fires investigated; frame buildings, two and three stories in height; fire department consists of 4 steam engines, 8 chemical hand extinguishers, 2 hook and ladder trucks, 6 hose carriages; 4500 feet rubber hose, in good condition; 19 horses; value apparatus and supplies, \$30,835; 4 buildings owned by department, value, \$13,000; one rented at \$420 per year; membership of department, 66; full paid members, 17; part paid, 49; total expense in 1882, \$37,000; Gamewell fire alarm; 38 street boxes; chief elected by city council; water supply, water works, gravity pressure; lake, 5 cisterns; capacity, 5,000,000 to 7,000,000 gallons, daily; 133 miles street mains; diameter of largest, 24 inches; smallest, 3 inches; 185 hydrants, pressure 25 to 60 pounds.

**Oroville**, Butler Co., population, 1743; area, 640 acres; fire limit, 500 acres; fire company investigates causes of fire; mercantile buildings, brick; one story high; wooden roofs permitted; dwellings, frame, one and two stories; fire department consists of 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose, in good condition, 1000 poor; value of apparatus and supplies, \$2000; 1 building owned by department, value, \$5000; membership of department, 30, all volunteer; bell alarm; chief elected by department; water supply, reservoir, and 20 hydrants.

**Petaluma**, Sonoma Co., population, 3326; area, 1440 acres; fire limit, 9 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 2100 feet rubber hose, in good condition, 100 poor; 300 feet leather hose, in good condition; value of apparatus and supplies, \$7000; one building owned by department; two by city; value, \$3000; cost of maintaining department in 1882, \$450; bell alarm; chief elected by members of department; water supply, reservoirs; gravity capacity 2,000,000 gallons daily; 3 cisterns; capacity 300,000 gallons daily; 15 miles street mains; diameter of largest, 8 inches; smallest, 4 inches; 20 hydrants; water pressure, 65 pounds; cost of maintaining water department in 1882, \$1800.

**Placerville**, El Dorado Co., population, 1951; ordinance regulating sale and use of fire-works; mercantile buildings, brick, one and two stories in height, shingle roofs permitted; dwellings, frame, one and two stories; fire department consists of 2 hand engines; 2 chemical hand extinguishers; 2 hose carriages; 800 feet cotton hose in good condition; 800 feet leather, poor; value of department apparatus and supplies, \$5000; two buildings, owned by department, value, \$3500; membership of department, 80, all volunteers; bell alarm; chief elected by members of department; water supply, 2 reservoirs; capacity, 500,000 gallons daily; gravity system; 12 cisterns, supplied from springs; 3 1/4 miles street mains; diameter of largest, 7 inches; smallest, 3 inches; 17 hydrants; water pressure, 47 to 150 pounds.

**Pleasanton**, Alameda Co., population, 1000; no fire protection.

**Red Bluff**, Tehama Co., population, 2106; area, 1200 acres; fire limit, 120 acres; mercantile buildings, brick, height, two stories; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 1 hand engine; 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages, Siamese couplings in use; 1400 feet rubber hose, in good condition, 400 feet leather, poor; value of apparatus and supplies, \$10,000; three buildings owned by department, value, \$4,000; membership of department, 110; all volunteer; bell alarm; chief elected by town trustees; water supply; water works; direct pumping, and gravity pressure; 3 reservoirs; supplied by pump and creek; diameter of largest main, 8 inches; smallest, 3 1/4 inches; 30 hydrants; pressure 20 pounds.

**Redwood City**, San Mateo Co., population, 1383; 1 hand engine, 6 chemical extinguishers, 1 hose carriage; water works, gravity pressure; 33 hydrants; 800 feet rubber hose; 200 feet leather hose; volunteer fire department, 50 men.

**Sacramento**, Sacramento Co., population, 21,420; area, 16,000 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories in height; dwellings, frame, two stories; fire department consists of 8 steam engines; 2 chemical hand extinguishers; 1 hook and ladder truck; 6 hose carriages; 5889 feet rubber hose; 1355 feet cotton, in good condition; 8 horses; value of apparatus and supplies, \$28,000; four buildings

## CALIFORNIA.—Continued.

owned by department, value, \$25,000; membership of department, 38; full paid members, 12; part paid, 26; cost of maintaining department in 1882, \$26,999; fire alarm telegraph, 23 street boxes; chief elected by fire commissioners; water supply, Holly and direct pumping system; 1 reservoir, capacity, 250,000 gallons; 28 miles street mains and supply pipes; diameter of largest, 20 inches, smallest, 4 inches; 286 hydrants; water pressure, 40 pounds; cost of maintaining water department in 1882, \$40,000.

**Saint Helena**, Napa Co., population, 1339; area, 2570 acres; fire limit, 320 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood, one story in height; wooden roofs permitted; dwellings wood, two stories; fire department consists of 10 chemical hand extinguishers; 1 hose carriage; 600 feet rubber hose in good condition; value of apparatus and supplies, \$600; one building owned by department, value, \$1200; membership of department, 26; all volunteer; bell alarm; chief elected by board of town trustees; water supply, water works; gravity pressure; 1 reservoir, supplied by streams, capacity, 500,000 gallons daily; 3 miles street mains, diameter of largest, 8 inches, smallest, 2 inches; number of hydrants, 16; pressure, 119 feet.

**Salinas**, Monterey Co., population, 1854; area, 6400 acres; fire limit, 3840 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and frame, one story high; dwellings frame, one story; fire department consists of 1 hand engine, (not in use); 2 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; 600 feet rubber hose in good condition, 400 poor; 300 feet leather, good condition, 300 poor; value of department apparatus and supplies, \$2000; one building owned by department, value, \$3000; membership of department, 60, all volunteer; cost of maintaining department in 1882, \$200; bell alarm; chief elected by the companies; water supply, tanks filled by pumps.

**San Bernardino**, San Bernardino Co., population, 1673; area, 640 acres; mercantile buildings, brick, one story high, shingle roofs permitted; dwellings, brick and frame, one story; fire department consists of 1 steam engine; 1 hand engine, with hook and ladder attached; 1 hose carriage; 500 feet rubber hose in good condition; 500 feet leather, poor; value of department apparatus and supplies, \$6000; one building owned by department, value (with lot), \$2000; membership of department, 40, all volunteers; bell alarm; chief elected by the company; water supply, 130 artesian wells and 4 cisterns.

**San Buenaventura**, Ventura Co., population, 1390; 1 hose carriage; water works, gravity pressure; 6 hydrants; volunteer fire department, 40 men.

**San Diego**, San Diego Co., population, 2637; mercantile buildings, brick and wood, height, one story, shingle roofs permitted; dwellings, frame, one story; fire department consists of 1 hook and ladder truck; 1 hose carriage; siamese couplings used; 300 feet rubber hose in good condition; 250 feet leather, good, 200 poor; value of department apparatus and supplies, \$2000; membership of department, 60, all volunteer; total expense in 1882, \$100; bell alarm; chief elected by city trustees; water supply, 2 reservoirs, supplied by steam pump; diameter of largest main, or pipe, 7 inches; smallest, 2 inches; 5 hydrants, pressure, 75 pounds.

**San Francisco**, San Francisco Co., population 33,959; area, 27,000 acres; fire limit, 1700 acres; ordinance providing for investigating causes of fires; mercantile buildings brick, two to four stories high; dwellings, wood, two stories; fire department consists of 12 steam engines; 4 hook and ladder trucks; 8 hose carriages; 1 fire boat; siamese couplings used; 25,000 feet rubber hose in good condition; 72 horses; value of apparatus and supplies, \$436,-

350; 24 buildings owned by department, value, \$120,000; membership of department, 303; full paid members, 65; part paid, 223; total expense in 1882, \$269,105; telegraph alarm, 166 street boxes; chief elected by board of fire commissioners; fire patrol supported by insurance companies; water supply, water works, gravity pressure and pumping system; 9 reservoirs; capacity 16,000,000 gallons daily; 190 miles street mains; diameter of largest, 30 inches, smallest, 3 inches; 1391 hydrants; water pressure, 60 pounds.

**San Jose**, Santa Clara Co., population, 12,567; area, 2240 acres; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 2 steam engines; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 4500 feet rubber hose in good condition; 10 horses in use (not owned); value of apparatus and supplies, \$46,561; value of department buildings, \$14,800; membership of department, 40; full paid members, 10; part paid, 30; total expense in 1882, \$16,522; electric alarm, private boxes; chief elected by council; water supply, 3 reservoirs, supplied by springs; gravity system; 7 cisterns, capacity, 75,000 gallons daily; diameter of largest main, 13 inches; smallest, 3 inches; 108 hydrants; water pressure 30 pounds.

**San Juan**, San Benito Co., population, 484; 1 hook and ladder truck; water supply, wells; volunteer fire department, 25 men.

**San Luis Obispo**, San Luis Obispo Co., population, 2243; area 640 acres; fire limit 96 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings wood, one to three stories in height; shingle roofs permitted; dwellings wood, two stories; fire department consists of 1 hook and ladder truck, 2 hose carriages, siamese couplings used; 1000 feet rubber hose, good; value of apparatus and supplies, \$2000; value of buildings owned by department, \$3000; membership of department, 75, all volunteer; total expense in 1882, \$300; bell alarm; chief elected by members of department; water supply, 2 reservoirs, supplied by springs; gravity; 12 miles street mains and supply pipes; diameter of largest, 7 inches, smallest, 5 inches; 16 hydrants; water pressure, 60 pounds.

**San Mateo**, San Mateo Co., population, 932; 3 chemical engines; 3 chemical extinguishers.

**San Pablo**, Contra Costa Co., population, 1075; no fire protection.

**Santa Ana**, Los Angeles Co., population, 711; no fire protection.

**Santa Barbara**, Santa Barbara Co., population, 4500; area, 2560 acres; fire limit, 30 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, one to two stories in height; dwellings, wood, one to two stories; fire department consists of 1 steam engine; 1 hand engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; Siamese couplings used; 500 feet rubber hose in good condition; 500 feet, poor; 600 feet cotton hose, good; value of apparatus and supplies, \$6,500; membership of department, 75; one paid; bell alarm; chief elected by members of department; water supply, one reservoir; gravity; 9 miles street mains; diameter of largest, 6 inches, smallest, 1½ inches; 20 hydrants; water pressure, 60 to 120 pounds.

**Santa Clara**, Santa Clara Co., population, 2416; 1 chemical engine; 1 hand engine; 2 hook and ladder trucks; 2 hose carriages; waterworks, gravity pressure; 3 reservoirs, 5,000,000 gallons capacity; 8 miles of mains; 30 hydrants; 600 feet rubber hose; 1200 feet leather; volunteer fire department, 100 men.

**Santa Cruz**, Santa Cruz Co., population, 3898; area, 1200 acres; fire limit, 400; ordinance for investigating causes of fires; mercantile buildings,



brick, two stories in height; shingle roofs permitted; dwellings, wood, one and a half stories; fire department consists of 2 hook and ladder trucks; 3 hose carriages; 1200 feet rubber hose in good condition; 500 feet cotton, good; value of apparatus and supplies, \$4000; two buildings owned by department, value, \$3500; membership of department, 110, all volunteers; total expense in 1882, \$1388; bell alarm; chief elected by delegates from each company and city council; water supply, 2 reservoirs, supplied by gravitation; capacity, 650,000 gallons; 18 miles street mains; diameter of largest, 8 inches; smallest 8 inches; 45 hydrants; water pressure, 45 pounds.

**Santa Rosa**, Sonoma Co., population, 3616; area, 2000 acres; fire limit, 1280 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and frame, height two stories, wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 hand engine, 4 hose carriages; siamese couplings used; 1300 feet leather hose good condition, 500 poor; value of department apparatus and supplies, \$4000; one building owned by department, value, \$2000; membership of department, 69, all volunteer; total expense in 1882, \$500; chief elected by company; water supply, reservoirs and hydrants.

**Sonoma**, Tuolumne Co., population, 1492; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; waterworks, gravity pressure; 17 hydrants; 800 feet good rubber hose; volunteer fire department, 75 men.

**Stockton**, San Joaquin Co., population, 10,282; area, 2720 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; shingle or other wooden roofs permitted; dwellings, frame, two stories; fire department, 3 steam engines, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; 2650 feet rubber hose, and 1000 feet cotton hose, in good condition; 10 horses for apparatus; value of apparatus and supplies, \$30,000; 4 buildings belonging to fire department, value, \$20,000; membership of department, 253, all volunteer; 8 full paid members; total expense for 1882, \$16,000; fire alarm, bells, telegraph and telephone; 10 street boxes; chief elected by the department; water supply, 37 cisterns, supplied by water-pipe from water-works; largest street main, 8 inches; smallest, 4 inches; water department owned by private company.

**Suisun City**, Solano Co., population, 554; 1 hand engine; 2 hose carriages; water supply, 5

cisterns; 1000 feet leather hose; volunteer fire department, 28 men.

**Sutter Creek**, Amador Co., population, 1324; 1 hook and ladder truck; 1 hose carriage; water-works, gravity pressure; 1 reservoir; 20 hydrants; 500 feet rubber hose; volunteer fire department, 40 men.

**Truckee**, Nevada Co., population, 1503; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water-works, gravity pressure; 3 miles main; 5 hydrants; 900 feet good rubber hose, 600 feet poor; volunteer fire department, 75 men; expense of department in 1882, \$200.

**Ukiah City**, Mendocino Co., population, 933; 1 chemical engine; volunteer fire department, 16 men.

**Vallejo**, Solano Co., population, 5987; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water-works, gravity pressure, 500,000 gallons capacity; 2 reservoirs; 16 miles of mains; 35 hydrants; 2000 feet fair rubber hose; volunteer fire department, 170 men.

**Washington Corners**, Alameda Co., population, 4592; no fire protection.

**Watsonville**, Santa Cruz Co., population, 1799; 2 hose carriages; 500 feet rubber hose, in good condition; 450 feet leather, good; water-works, gravity pressure and direct pumping; 2 reservoirs, 4,000,000 gallons capacity; 18 miles of mains; 13 hydrants; volunteer fire department, 50 men.

**West Berkeley**, Alameda Co., population 570; area, 3 miles; mercantile buildings, frame, height two stories, wooden roofs; dwellings, frame, two stories; fire department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hose carriage; 200 feet rubber hose; 700 feet leather, in good condition; 1 building owned by department, value, \$800; membership of department, 47, all volunteer; bell alarm; chief elected by company; water supply, water-works, 3 cisterns; diameter of largest pipe, 6 inches; smallest, 3 inches; number of hydrants, 12.

**Woodland**, Yolo Co., population, 2257; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; water-works, gravity pressure; 1 reservoir; 7¼ miles main; 10 hydrants; 1000 feet rubber hose; volunteer fire department, 55 men.

**Yreka**, Siskiyou Co., population, 1059; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, 11 cisterns; 900 feet good leather hose; volunteer fire department, 125 men.

## COLORADO.

**Almar**, Park Co., population, 446; area, 250 acres; fire limit, same; ordinance providing for investigating causes of fires; mercantile buildings, frame, one and two stories in height; shingle or other wooden roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 500 feet rubber hose in good condition; 400 feet cotton hose, good; 100 feet cotton, poor; value of apparatus and supplies, \$6500; 1 building belonging to fire department, value, \$1000; membership of department, 47; 9 full paid members, 1 part paid; total expense in 1882, \$500; fire alarm, bell; chief elected by department; water supply, 3 cisterns, supplied by creek.

**Black Hawk**, Gilpin Co., population, 1540; area, 1250 acres; fire limit, 300 acres; chief investigates fires; buildings, frame, one and one-half stories; wooden roofs permitted; fire department consists of 3 steam engines, 3 steam pumps; 1500 feet cotton hose in good condition; value of department apparatus and supplies, \$3000; value of buildings owned by department, \$4000; membership of de-

partment, 40, all volunteer; cost of maintaining department in 1882, \$500; steam whistle alarm; chief elected by company; water supply, 3 reservoirs; diameter of main, 5 inches; number of hydrants, 7; pressure, 200 pounds; cost of maintaining water department in 1882, \$100.

**Buena Vista**, Chaffee Co., population, 2141; area, 960 acres; fire limit, 10 acres; frame buildings, two stories in height; fire department consists of 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose in good condition; value of department apparatus and supplies, \$2000; 1 building in construction, value, \$3500; membership of department, 44, 4 paid; total expense in 1882, \$1200; bell alarm; chief elected by members of department and confirmed by board of trustees; water-works in construction, gravity system; 2 miles street mains and supply pipes; diameter of main, 10 inches; 16 hydrants; water pressure, 65 pounds.

**Central City**, Gilpin Co., population, 2626; 1 hook and ladder trucks; 4 hose carriages; 500 feet rubber hose in good condition; 500 feet, poor; 2200 feet cotton, good; water-works, gravity pressure; 2

**COLORADO.—Continued.**

reservoirs, 150,000 gallons capacity; 1 mile street main and supply pipes; 16 hydrants; volunteer fire department, 115 men.

**Colorado Springs**, El Paso Co., population, 4226; area, 3200 acres; fire limit, 160 acres; mercantile buildings, stone and brick, one to five stories in height; dwellings, wood, one and two stories; fire department consists of 1 hook and ladder truck, 3 hose carriages; 3600 feet cotton hose in good condition; value of apparatus and supplies, \$8000; 1 building owned by department, value, \$13 000; membership of department, 100, all volunteer; cost of maintaining department in 1882, \$2000; bell alarm; chief elected by department and confirmed by city council; water supply, reservoirs, gravity system; 3 miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 3 inches; 53 hydrants; water pressure, 85 pounds; cost of maintaining water department in 1882, \$10,000.

**Denver**, Arapahoe Co., population, 35,629; area, 8659 acres; fire limit, 2500 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, stone and brick; height, three and five stories; wooden roofs permitted; dwellings, stone, brick and frame, one to three stories; fire department consists of 1 steam engine, 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 9 hose carriages, 7900 feet rubber hose in good condition, 300 feet poor; 100 feet cotton, good; 14 horses; value of department apparatus, \$41,000; 7 buildings owned by department, value, \$67,500; membership of department, 95; full paid members, 35; volunteer, 30; cost of maintaining department in 1882, \$55,925; fire alarm telegraph; 50 street boxes; chief elected by city council; water supply, Holly system; well and 4 cisterns; capacity of cisterns, 75,000 gallons daily; 40 miles of street mains and supply pipes; diameter of largest, 20 inches; smallest, 3 inches; 30 hydrants; pressure, 90 to 110 pounds; cost of maintaining water department in 1882, \$20,000.

**Georgetown**, Clear Creek Co., population, 3294; ordinance for regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, wood; two stories in height; shingle roofs permitted; dwellings, wood; two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 3000 feet rubber hose; 700 feet cotton hose, good condition; 4 buildings owned by department, value, \$6000; membership of department, 200; all volunteer; cost of maintaining department in 1882, \$563; bell alarm; chief elected by members of department; water supply, 1 reservoir, supplied by creek; diameter of largest main, 8 inches; smallest, 4 inches; 20 hydrants; water pressure, 160 pounds; cost of maintaining water department in 1882, \$1400.

**Leadville**, Lake Co., population, 14,820; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood, two and three stories; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 2 hook and ladder trucks, 5 hose carriages; quantity of serviceable hose, 1400 feet rubber, 2200 feet cotton, 500 linen; in poor condition, 750 feet linen; 4 horses; value of apparatus and supplies, \$8000; two buildings owned by department; value, \$5000; membership of department, 18, full paid; total expense of department in 1882, \$29,500; Gamewell fire alarm telegraph; 10 street boxes; chief appointed by mayor and confirmed by council; water supply, reservoir, supplied by pump; Holly system; 7 miles street mains and supply pipes; diameter of largest, 8 inches; smallest, 4 inches; 84 hydrants; water pressure, 80 pounds.

**Pueblo**, Pueblo Co., population, 3217; 2 chemical extinguishers (hand); 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition, 200 feet poor; water-works, Holly system, 1,500,000 gallons capacity; 6 miles of mains and supply pipes; 54 hydrants; volunteer fire department, 103 men.

**CONNECTICUT.**

**Ansonia**, New Haven Co., population, 3,855; 1 hook and ladder truck; 2 hose carriages; water works, gravity pressure; 2 reservoirs; 5 miles of mains; 48 hydrants; 1000 feet good rubber hose; 650 feet good leather hose; 500 feet poor linen hose; volunteer fire department, 60 men.

**Berlin**, Hartford Co., population, 2385; no fire protection.

**Bethel**, Fairfield Co., population, 1767; area, 10 miles; fire limit, 5 miles; ordinance regulating sale and use of fire-works; mercantile building, frame, two and three stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 2 hand engines; several private chemical hand extinguishers; 2 hose carriages; Siamese coupling in use; 2400 feet rubber hose; 400 feet cotton hose in good condition; value of department apparatus and supplies, \$10,000; two buildings used by department, value, \$3000; one private; membership of department, 120, all volunteer; bell alarm; chief elected by department and accepted by borough; fire police, private, 15 permanent members; cost of maintaining fire patrol in 1882, \$220; water supply, reservoir, supplied by springs, capacity 86,000,000 gallons daily; 6 miles street mains, diameter of largest, 12 inches, smallest, 4 inches; 34 hydrants.

**Birmingham**, New Haven Co., population, 3026; 1 hook and ladder truck; 2 hose carriages; 2000 feet cotton hose in good condition; 300 feet leather, good; water-works, gravity pressure; 2 reservoirs, 250,000 gallons capacity; 4 miles street mains and supply pipes; 47 hydrants; volunteer fire department, 80 men.

**Branford**, New Haven Co., population, 3047; no fire protection.

**Bridgeport**, Fairfield Co., population, 27,643; 3 steam engines; 2 chemical extinguishers; 2 hook and ladder trucks; 5 hose carriages; water-works, gravity pressure, 2,000,000 gallons capacity; 40 miles of mains; 180 hydrants; 8250 feet good cotton hose; fire alarm telegraph; part paid fire department, 61 men; horses.

**Bristol**, Hartford Co., population, 5317; area, 3840 acres; fire limit, same; mercantile buildings, wood, three stories in height, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 2800 feet cotton hose in good condition; value of apparatus and supplies, \$10,000; 4 buildings used by department, value, \$10,000; membership of department, 180, 10 part paid members; 170 volunteer; cost of maintaining department in 1882, \$10,000; bell alarm; chief elected by fire commissioners; water supply, streams.

**Canaan**, Litchfield Co., population, 1157; no fire protection.

**Canton**, Hartford Co., population, 2301; no fire protection.

**Cheshire**, New Haven Co., population, 2284; frame buildings; no fire protection; water supply, cisterns and wells.

**Chester**, Middlesex Co., population, 1177; no fire protection.

**Clinton**, Middlesex Co., population, 1402; no fire protection.

**Colchester**, New London Co., population, 1415; 1 hand engine; 1 hose carriage; water supply, 3 cisterns; 400 feet good leather hose.

**Collinsville**, Hartford Co., population, 1376; 1 hand fire engine; 3 hose carriages; 1600 feet rub-

ber hose in good condition; water supply, river, 2 cisterns, 5000 gallons capacity; 4 men paid part time, 275 volunteers.

**Coventry**, Holland Co., population, 2043; no fire protection.

**Danbury**, Fairfield Co., population, 11,666; area, 18,000 acres; fire limit, 8000 acres; no ordinance for regulating sale or use of fire-works, or for investigating causes of fires; buildings, principally wood, four stories high, wooden roofs permitted; fire department consists of 1 hook and ladder truck; 6 hose carriages; 100 chemical hand extinguishers; Siamese couplings used; 4000 feet rubber lined hose in good condition; value of department apparatus and supplies, \$6000; 3 buildings of department, \$4000; membership of department, 120, all volunteers; expense of department in 1882, \$996; electrical, bell alarm; 10 boxes; chief elected by department; fire patrol of 25 men; expense in 1882, \$200; water supply, gravity system; 3 reservoirs, capacity 2,000,000 per diem; 20 miles of mains, diameter from 20 to 3 inches; 336 hydrants, 110 pounds pressure at hydrants; expense of water department in 1882, \$7800.

**Danielsonville**, Windham Co., population, 3118; area, 1300 acres; mercantile buildings, frame, two stories in height; shingle or other wooden roofs are permitted; dwellings, frame, two stories; fire department consists of 1 steam and 1 hand engine; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1400 feet leather hose in good condition; value of apparatus and supplies, \$10,000; one building owned by fire department, value, \$3000; membership of department, 120, paid; total expense for 1882, \$550; fire alarm, bells; chief appointed by warden and burgesses; water supply, 12 cisterns, supplied from roofs of buildings; capacity 12,600 to 31,500 gallons daily.

**Derby**, New Haven Co., population 11,650; area, 1280 acres; fire limit, 40 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, four stories high, slate roofs; dwellings, brick, three stories; fire department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 1600 feet rubber hose in good condition; value of department apparatus and supplies, \$4200; two buildings in use by department, value, \$14,000; one rented at \$250 per year; membership of department, 115, all volunteer; cost of maintaining department in 1882, \$750; bell alarm; chief elected by the board; water supply, 3 reservoirs, supplied by steam; capacity, 50,000 gallons daily; 6½ miles street mains; diameter of largest, 16 inches; smallest, 6 inches; 31 hydrants, pressure, 78 pounds; cost of maintaining water department in 1882, \$900.

**East Haddam**, Middlesex Co., population, 3032; no fire protection.

**Essex**, Middlesex Co., population, 1855; frame buildings, two and a half and three stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 2 hose carriages; 700 feet linen hose, good condition; 300 feet leather, good; 300 poor; value of apparatus and supplies, \$1200; 1 building owned by department, value, \$600; membership of department, 80, all volunteer; total expense in 1882, \$150; bell alarm; chief elected by members of department; water supply, wells and cisterns.

**Fairfield**, Fairfield Co., population, 3748; no fire protection.

**Fair Haven, East**, New Haven Co., population, 1528; area, 1500 acres; fire limit, same; mercantile buildings, mostly frame, two stories high, shingled roofs; dwellings, frame, two and three stories; fire department consists of 1 hand engine, 1 hose carriage; 450 feet rubber hose in good condition; 50 feet, rubber, poor; value of apparatus and supplies, \$1500; one building belonging to fire department, value, \$300; membership of department, 49, all volunteer; expense for 1882, \$210; fire alarm, bells;

chief elected by warden and burgesses; water supply, lake; 8 cisterns, supplied from buildings; 2 miles street mains; largest, 24 inches; smallest, 6 inches; 5 hydrants; pressure, 40 pounds.

**Glastonbury**, Hartford Co., population, 3580; no fire protection.

**Greenville**, New London Co., population, 2280; part of Norwich.

**Greenwich**, Fairfield Co., population, 7892; 1 hook and ladder truck; 1 hose carriage; 4 chemical extinguishers, hand; 1 force pump, on truck; 200 feet rubber hose in good condition; 800 feet linen, good; water-works, gravity pressure; 1 reservoir, 300,000.000 gallons capacity; 7 miles of street mains and supply pipes; 30 hydrants; volunteer fire department, 64 men.

**Griswold**, New London Co., population, 2745; no fire protection.

**Groton**, New London Co., population, 5128; no fire protection.

**Guilford**, New Haven Co., population, 1450; 2 hand engines; 1 hook and ladder truck; 500 feet poor leather hose; volunteer fire department, 70 men.

**Haddam**, Middlesex Co., population 2419; no fire protection.

**Hartford**, Hartford Co., population, 42,015; area, 11,520 acres; fire limit, 9214 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, four stories in height; shingle roof permitted; dwellings brick, four stories; fire department consists of 7 steam engines, 2 hook and ladder trucks, 7 hose carriages; Siamese couplings used; 300 feet rubber hose in good condition; 11,650 feet cotton hose, good condition; 1400 feet cotton, poor; 4800 feet leather, poor; value of department apparatus and supplies, \$73,600; 10 buildings owned by department, value, \$111,500; membership of department, 114; full paid members, 26; part paid, 88; cost of maintaining department in 1882, \$58,400; telegraph alarm; 43 street boxes; chief appointed by board of fire commissioners; water supply, 4 reservoirs; gravity and direct pumping system; total capacity per day, 1,176,629,339 gallons; 73¼ miles street mains and supply pipes; diameter of largest, 24 inches; smallest, 3 inches; 370 hydrants; water pressure 60 pounds; cost of maintaining water department in 1882, \$94,430.

**Litchfield**, Litchfield Co., population, 3410; no fire protection.

**Mansfield**, Tolland Co., population, 2154; no fire protection.

**Meriden**, New Haven Co., population, 15540; area, 2417 acres; fire limit, 112 acres; ordinance regulating sale and use of fireworks; causes of fires investigated; mercantile buildings, brick, four to six stories in height; dwellings, wood, two and three stories; fire department consists of 1 hook and ladder truck, 9 hose carriages; 3500 feet cotton hose in good condition, 500 poor; 700 feet leather hose in good condition, 400 poor; value of apparatus and supplies, \$8450; 5 buildings owned by department, value \$20,300; membership of department, 92; part paid members, 72; cost of maintaining department in 1882, \$12,435; Gamewell fire alarm system; 20 street boxes; chief elected by common council; water supply, water-works, gravity pressure; 1 reservoir of 200,000.000 gallons capacity; diameter of largest main, 16 inches; smallest, 4 inches; 188 hydrants; hydrant pressure, 118 pounds; cost of maintaining water department in 1882, \$28,664.

**Middletown**, Middlesex Co., population, 6826; 2 hand fire-engines; 2 hook and ladder trucks; 2 chemical extinguishers, hand; 6 hose carriages; 1450 feet rubber hose in good condition; 300 feet, poor; 1200 feet cotton, good; 950 feet linen, good; 1700 feet leather, good; 200 feet leather, poor;



CONNECTICUT.—*Continued.*

water-works, gravity pressure; 1 reservoir; 8 cisterns; 15½ miles of street mains and supply pipes; 85 hydrants; volunteer fire department, 125 men; fire alarm telegraph; 10 alarm stations.

**Milford, New Haven Co.,** population, 3347; mercantile buildings, frame, two stories in height; dwellings, frame, two stories; no fire department; 1 hand engine; 2 hose carriages; 500 feet cotton hose, good; 350 feet leather hose, poor; value of department apparatus, \$1000; one building in use by department, value, \$2000; membership of department, 58; total expense for 1882, \$92; bell alarm; chief elected by company; water supply, river and wells.

**Mystic Bridge, New London Co.,** population, 910; 1 steam engine; 2 hose carriages; water supply, river; 1300 feet good rubber hose; volunteer fire department, 45 men.

**Montville, New London Co.,** population, 2664; no fire protection.

**Mystic River, New London Co.,** population, 1169; no fire protection.

**Naugatuck, New Haven Co.,** population, 4274; mercantile buildings brick, two and three stories, wooden roofs permitted; dwellings, wood two stories; fire department supplied by manufacturing companies and consists of 1 steam engine; 2 hose carriages; 500 feet rubber hose in good condition; 500 poor, 3800 feet cotton hose in good condition; value of apparatus and supplies \$8460; one building in use by department, value, \$1,000; membership of department, 30, full paid; whistle alarm; water supply, river.

**New Britain, Hartford Co.,** population, 11,800; 1 steam fire engine; 1 hand engine; 1 hook and ladder truck; 6 hose carriages; 50 feet rubber hose in good condition; 2100 feet cotton, good; 1000 feet linen, good; 1500 feet leather, poor; water-works, gravity pressure; 2 reservoirs, 2,000,000 gallons capacity; 30 miles of street mains and supply pipes; 152 hydrants; paid fire department; 61 men paid full time; 60 men part time; fire alarm telegraph, 14 street boxes; 4 horses (hired).

**New Canaan, Fairfield Co.,** population, 2673; fire limit, 1440 acres; frame buildings three stories in height, wooden roofs permitted; fire department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 900 feet cotton hose in good condition; value of apparatus and supplies, \$2000; value of building owned by department, \$700; membership of department, 45, all volunteers; total expense in 1882, \$100; bell alarm; chief elected by the company; water supply, cisterns.

**New Hartford, Litchfield Co.,** population, 3302; no fire protection.

**New Haven, New Haven Co.,** population, 62,882; area, 5600 acres, fire limit, 1100 acres; ordinance regulating sale and use of fire-works; fire marshal investigates causes of fires; mercantile buildings brick, height four stories; dwellings wood, two and three stories; fire department consists of 8 steam engines; 4 chemical hand extinguishers; 2 hook and ladder trucks; 9 hose carriages; Siamese couplings used; 9000 feet cotton hose; 8000 feet leather hose in good condition; 29 horses; value of apparatus and supplies \$57,900; 8 buildings owned by department value, \$125,000; membership of department, 131; full paid members, 46; part paid, 85; cost of maintaining department in 1882, \$72,410; Gamewell fire alarm telegraph; 49 street boxes; chief appointed by board of fire commissioners; water supply, gravity pressure and direct pumping system; 4 reservoirs; supplied by pumping, capacity 18,000,000 gallons daily; 100 miles street mains and supply pipes; diameter of largest 24 inches, smallest 4 inches; number of hydrants 625; water pressure, 30 pounds.

**New London, New London Co.,** population, 10,537; area, 2100 acres; fire limit same; ordinance

regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, frame, three stories in height, shingle or other wooden roofs permitted; dwellings three stories; fire department consists of 1 steam engine; 1 hand engine; 1 hook and ladder truck; 8 hose carriages; 2000 feet cotton hose in good condition; 400 feet linen hose, good; 1000 feet leather hose, good; value of apparatus and supplies, \$12,000; six buildings owned by department, value, \$17,000; membership of department, 240; total expense for 1882 \$3500; fire alarm, bells; chief elected by aldermen and common council; water supply, lake, gravity system; 23 miles street mains, largest 24 inches, smallest, 4 inches; hydrants; pressure from 30 to 72 pounds.

**North Manchester, Hartford Co.,** population, 1020; no fire protection.

**New Milford, Litchfield Co.,** population, 3907; area, 320 acres; fire limit, same; mercantile buildings wood and brick, height two and three stories; fire department consists of 6 chemical hand extinguishers, at factories; 2 hose carriages; Siamese couplings used; 500 feet cotton hose; 1000 feet linen hose in good condition; value of apparatus and supplies, \$3000; one building owned by department, value, \$2500; membership of department, 48, all volunteers; cost of maintaining department in 1882, \$400; bell alarm; chief elected by members of department and approved by directors of fire association; water supply, reservoir, gravity system; capacity, 2,000,000 gallons daily; steam; 5½ miles street mains and supply pipes; diameter of largest, 6 inches, smallest, 4 inches; 32 hydrants; water pressure, 110 pounds; cost of maintaining water department in 1882, \$350.

**Newtown, Fairfield Co.,** population, 4013; no fire protection.

**Norwalk, Fairfield Co.,** population, 13,956; 1 steam fire engine; 1 hook and ladder truck; 4 hose carriages; 1800 feet rubber hose in good condition; 400 feet, poor; water works, gravity pressure; 2 reservoirs, 64,500 gallons capacity; 13 miles of street mains and supply pipes; 95 hydrants; volunteer fire department, 150 men.

**Norwich, New London Co.,** population, 15,112; area, 2400 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick, two and three stories in height, shingle roofs permitted; dwellings brick and wood, two stories; fire department consists of 3 steam engines; 5 chemical hand extinguishers; 2 hook and ladder trucks; 11 hose carriages; quantity of serviceable hose; 3000 feet cotton hose; 450 feet linen hose; 400 feet leather hose; 5 horses; value of department buildings, \$25,000; membership of department, 250; 1 full paid member; cost of maintaining department in 1882, \$9000; Gamewell fire alarm system; 21 street boxes; chief elected by city government; water supply, gravity pressure; 2 reservoirs, supplied by streams; capacity, 2,000,000 gallons per day; 22 cisterns; 33 miles street mains, diameter of largest, 16 inches, smallest, 4 inches; 267 hydrants; water pressure, 50 to 100 pounds; cost of maintaining water department in 1882, \$5000.

**Plainville, Hartford Co.,** population, 1930; no fire protection.

**Plymouth, Litchfield Co.,** population, 2350; no fire protection.

**Portland, Middlesex Co.,** population, 4157; water supply, 2 reservoirs, 9000 gallons capacity; no fire department.

**Preston, New London Co.,** population, 2523; no fire protection.

**Putnam, Windham Co.,** population, 5827; area, 10,500 acres; fire limit, 3500 acres; mercantile buildings, brick, three stories, metal and slate roof; dwellings wood, two stories; fire department consists of 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good con-

dition; 200 feet, poor; 1000 feet cotton hose, good; value of apparatus and supplies, \$7000; 2 buildings owned by department value, \$6000; membership of department 100; 1 paid; total expense in 1882, \$1500; bell alarm; chief elected by fire district; water supply, direct pumping system, river; 4 cisterns, capacity 50,400 gallons; diameter of largest main, 6 inches, smallest, 3 inches; 14 hydrants; water pressure, 110 pounds.

**Ridgefield**, Fairfield Co., population, 2028; no fire protection.

**Rockville**, Tolland Co., population, 5250; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 20 chemical extinguishers; 1000 feet rubber hose, in good condition; 350 feet linen, good; 650 feet, poor; water works, gravity pressure; 1 reservoir; 8 miles street mains and supply pipes; 40 hydrants; 46 men paid full time; 61 men, part time.

**Seymour**, New Haven Co., population, 2318; no fire protection.

**Sharon**, Littlefield Co., population, 2580; no fire protection.

**South Coventry**, Tolland Co., population, 2043; no fire protection or water supply.

**Southington**, Hartford Co., population, 5411; no fire protection; water-works in construction.

**South Norwalk**, Fairfield Co., population, 3726; mayor regulates sale and use of fire-works; chief investigates causes of fires; mercantile buildings, brick, three stories in height; dwellings, wood, two stories; fire department consists of 4 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 750 feet rubber hose; 500 feet cotton hose, in good condition; value of apparatus and supplies, \$3000; two buildings in use by department, annual rent, \$420; value, \$5,000; membership of department, 75, all volunteer; cost of maintaining department in 1882, \$443; bell alarm; chief elected by department, and approved by council; water supply, 2 reservoirs, supplied by streams; capacity, 665,505 gallons daily, gravity; 9 miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 4 inches; 60 hydrants; water pressure, 85 pounds; cost of maintaining water department in 1882, \$450.

**Stafford Springs**, Tolland Co., population, 2081; area, 2560 acres; fire limit, 4 miles; ordinance regulating sale and use of fire-works; mercantile buildings, mostly frame, two and three stories in height; shingle or other wooden roofs permitted; dwellings, frame, two and a half stories; fire department; 1 hand engine; 1 hose carriage; 400 feet linen hose, in good condition; 500 feet leather hose, poor; value of apparatus and supplies, \$2000; value of buildings belonging to fire department, \$2500; membership of department, 23; 3 full paid members; 20 part paid; total expense for 1882, \$200; fire alarm bells; chief elected by department; water supply, poor.

**Stamford**, Fairfield Co., population, 11,298; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; water works, gravity pressure; 54 hydrants; 2000 feet good leather hose; volunteer fire department, 130 men.

**Stonington**, New London Co., population, 7355; 2 hand engines; water supply, sound and 3 cisterns; 1200 feet good leather hose; volunteer fire department, 60 men.

**Stratford**, Fairfield Co., population, 4251; 1 hook and ladder truck; volunteer fire department; 50 men.

**Suffield**, Hartford Co., population, 3225; no fire protection.

**Thomaston**, Litchfield Co., population, 3225; area, 6500 acres; fire limit, 640 acres; mercantile buildings, wood, 2½ stories in height; shingle roofs permitted; dwellings, wood and brick, 2½ stories; fire department consists of 1 hook and ladder truck,

3 hose carriages (2 private); siamese couplings used; 1000 feet cotton hose, in good condition; 3250 feet cotton hose, private; value of apparatus and supplies, \$2800; three buildings owned by department, value \$13,000; membership of department, 100, all volunteer; whistle alarm; chief elected by fire commissioners; water supply, reservoir, supplied by springs; capacity, 65,000,000 gallons per day; 6 miles street mains and pipes; diameter of largest, 12 inches; smallest, 4 inches; 33 hydrants; water pressure 123 pounds, cost of maintaining water department in 1882, \$600.

**Thompsonville**, Hartford Co., population, 3794; 1 steam engine; 1 hand engine; 6 hose carriages; water-works, gravity pressure; 30 hydrants; 6 cisterns; 500 feet good linen and leather hose; volunteer fire department, 100 men.

**Torrington**, Litchfield Co., population, 3327; no fire protection.

**Unionville**, Hartford Co., population, 1410; no fire protection.

**Vernon**, Tolland Co., population, 6915; area, 10,700 acres; fire limit, same; mercantile buildings, brick and wood, two and three stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine; 1 hand engine; 50 chemical hand extinguishers (private); 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1500 feet rubber hose, in good condition; 600 feet linen hose, good; 950, poor; value of apparatus and supplies, \$6500; two buildings in use by department owned by town, value \$2500; membership of department, 64; part paid members, 60; total expense in 1882, \$2165; bell and whistle alarm; chief elected by the commissioners, water supplies, aqueduct, covering 524 acres; gravity pressure; 8 miles street mains; diameter of largest, 14 inches; smallest, 2 inches; 40 hydrants; pressure of water at hydrants, 75 pounds; water-works owned by private corporation.

**Wolcottville**, Litchfield Co., population, 2245; water-works, gravity pressure; 1 reservoir; 37 hydrants.

**Wallington**, New Haven Co., population, 3017; 1 steam engine; 2 hose carriages; 1550 feet cotton hose, in good condition; volunteer fire department, 75 men.

**Waterbury**, New Haven Co., population, 17,806; area, 1920 acres; fire limit, 80 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, three and four stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; quantity of serviceable hose, 600 feet rubber, 5850 cotton, 500 leather; in poor condition, 600 feet linen; value of apparatus and supplies, \$15,000; six buildings owned by department, value \$5000; membership of department, 280, all volunteer; total expense in 1882, \$5000; Gamewell fire alarm; 21 street boxes; chief elected by board of fire commissioners; water supply, water-works, gravity pressure; 4 reservoirs, supplied by springs; capacity, 2,000,000 gallons daily; 31 miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 180 hydrants; water pressure, 75 to 100 pounds.

**West Hartford**, Hartford Co., population, 1828; fire department consists of 1 hose carriage; 400 feet leather hose in good condition; water supply, reservoir and 1 hydrant.

**West Haven**, New Haven Co., population, 1975; no fire protection.

**Westport**, Fairfield Co., population, 3477; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, river; 800 feet rubber hose, good condition; 800 feet leather, good; volunteer fire department, 125 men.

**Westville**, New Haven Co., population, 1320; no fire protection.



CONNECTICUT.—*Continued.*

**Windsor Locks**, Hartford Co., population, 2332; 1 steam engine; 2 hose carriages; 10 chemical extinguishers, hand; water supply, canal; 700 feet rubber hose in good condition; 1500 feet linen, good; 300 feet leather, good.

**Winsted**, Litchfield Co., population, 1805; 4

hose carriages; water work, gravity pressure; 1 reservoir; 9 miles of mains; 78 hydrants; 2000 feet good leather hose; volunteer fire department, 110 men.

**Woodstock**, Windhaven Co., population, 2639; no fire protection.

## DELAWARE.

**Blackbird**, New Castle Co., population, 1778; no fire protection.

**Delaware City**, New Castle Co., population, 1085; area, 1000 acres; frame buildings; no fire protection or water supply.

**Dover**, Kent Co., population, 2811; ordinance regulating sale and use of fire-works; mercantile buildings, frame; three stories in height, shingle roofs permitted; dwellings, brick and frame; two and three stories; fire department consists of 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; value of apparatus and supplies, \$2500; value of department buildings, \$3000; chief elected by town council; water supply, well; Holly system; diameter of largest street main, 14 inches; smallest, 4 inches; 28 hydrants; water pressure, 30 pounds.

**Laurel**, Sussex Co., population, 1022; mercantile buildings, wood; two stories high; wooden roofs permitted; dwellings, frame; two stories; no fire department; 2 hand engines, 1 hose carriage; 200 feet leather hose, in good condition.

**Lewes**, Sussex Co., population, 3103; area,  $\frac{1}{2}$  mile; frame buildings; no fire protection or water supply.

**Little Creek Landing**, Kent Co., population, 3457; no fire protection.

**Middletown**, New Castle Co., population, 1280; no fire protection or water supply.

**Milford**, Kent Co., population, 1240; frame buildings; no fire protection; water supply, wells.

**Milton**, Sussex Co., population, 1026; no fire protection.

**Newark**, New Castle Co., population, 1148; area, 100 acres; frame and brick buildings; no fire protection.

**New Castle**, New Castle Co., population, 3700; area, 2000 acres; fire limit, same; mercantile buildings, brick, three and four stories in height; shingle and other wooden roofs permitted; dwellings, brick and stone; three and four stories; fire department; 1 hand engine; 20 chemical, hand extinguishers; 2 hose carriages; fire boat; 900 feet rubber hose, in good condition; 400 feet rubber, poor; 600 feet leather, poor; value of apparatus and supplies, \$2000; membership of fire department, 187; 2 full paid members, 7 part paid; 187 volunteers; total expense in 1882, \$3900; chief elected by department; water supply, one reservoir, supplied by spring; 40 miles street mains; diameter of largest, 18 inches; smallest, 9 inches; 357 hydrants; pressure, 45 pounds.

**Seaford**, Sussex Co., population, 1542; no fire protection or water supply.

**Smyrna**, Kent Co., population, 2423; no fire protection or water supply.

**Wilmington**, New Castle Co., population, 42,478; 8 steam engines; 1 hook and ladder truck; 10 hose carriages; water works, gravity pressure; 2 reservoirs, 3,804,852 gallons capacity; 449 hydrants; 8000 feet good rubber hose; 100 feet cotton hose, good; 600 volunteers; 17 horses.

## FLORIDA.

**Apalachicola**, Franklin Co., population, 1836; no fire protection.

**Fernandina**, Nassau Co., population, 2562; area, 640 acres; fire limit, 12 blocks; no fire protection.

**Gainesville**, Alachua Co., population, 613; area, 1280 acres; frame buildings; no fire protection or water supply.

**Hamburg**, Madison Co., population, 2374; frame buildings; no fire protection or water supply.

**Jacksonville**, Duval Co., population, 7650; 2 steam fire engines; 1 hand fire engine; 1 hook and ladder truck; 4 hose carriages; water supply, river; 300 feet fair rubber hose; volunteer fire department, 150 men; horses.

**Key West**, Monroe Co., population, 9890; area, 256 acres; ordinance regulating sale and use of fire-works; mercantile buildings, frame, two stories high, wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 steam engine; 1 hand engine; 6 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages, Siamese couplings used; 1000 feet rubber hose in good condition; value of apparatus and supplies, \$8000; value of building in use by department, \$645; membership of department, 150, all volunteer; bell alarm; chief elected by companies, water supply, ocean; each

dwelling has a cistern; capacity, 10,000 gallons.

**Milton**, Santa Rosa Co., population, 1058; area, 1000 acres; fire limit, 2 acres; frame buildings; no fire protection or water supply.

**Monticello**, Jefferson Co., population, 1050; no fire protection.

**Pensacola**, Escambia Co., population, 6845; 1 steam fire engine; 1 hand fire engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 1100 feet rubber hose, good condition; 450 feet rubber hose, poor; water supply, bay; 1 reservoir; one man paid full time; 150 volunteers.

**St. Augustine**, St. John's Co., population, 2293; no fire protection.

**Tallahassee**, Leon Co., population, 2494; frame and brick buildings; no fire protection.

**Warrington**, Escambia Co., population, 1185; area, 1500 acres; fire limit, 500 acres; commander of navy yard investigates causes of fires; frame buildings, three stories in height; shingle roofs permitted; fire department consists of 1 steam engine; 1 hand engine; 25 chemical hand extinguishers; 3 hose carriages; 1000 feet rubber hose, good condition; 600 poor; 2 horses; membership of department, 100, all volunteers; bell alarm; chief elected by the commandant.

# GEORGIA.

**Albany**, Dougherty Co., population, 3216; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 900 feet rubber hose in good condition; 600 feet cotton, good; 2 horses; water supply, 5 cisterns; volunteer fire department, 110 men.

**Americus**, Sumter Co., population, 3635; ordinance regulating sale and use of fire-works; mercantile buildings, mostly brick, 1 and 2 stories in height; dwellings, frame, 1 and 2 stories; fire department, 2 steam engines, 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages, 600 feet rubber hose in good condition, 400 poor, 1400 feet cotton hose, good; value of apparatus and supplies, \$9500; buildings owned by the city; value, \$3000; membership of department, 215, all volunteer; total expense for 1882, \$800; fire-alarm bells; chief elected by city council; water supply, 6 cisterns, drained from buildings.

**Athens**, Clarke Co., population, 6099; 1 steam engine; 2 hand engines; 1 chemical engine; 3 chemical extinguishers (hand); 1100 feet rubber hose in good condition; 300 feet leather, poor; water supply, 50 cisterns; volunteer fire department, 250 men; 4 horses.

**Atlanta**, Fulton Co., population, 37,409; area, 38,720 acres; fire limit, 2560 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, 3 stories high, tin or gravel roofs; dwellings, wood and brick, 1 and 2 stories; fire department consists of 3 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 3200 feet rubber hose in good condition; 400 poor; 10 horses; value of apparatus and supplies, \$20,000; 4 buildings owned by department; value, \$25,000; membership of department, 27, all full paid; total expense in 1882, \$20,780; Gamewell fire-alarm system; 26 street boxes; chief elected by city council; water supply, Holly system; water-works; 30 cisterns; capacity, 10,000 to 100,000 gallons daily; 26 miles street mains and supply pipes; diameter of largest, 18 inches; smallest, 8 inches; 230 hydrants.

**Augusta**, Richmond Co., population, 21,891; 5 steam engines; 1 hand engine; 1 hook and ladder truck; 12 hose carriages; water works, gravity pressure, 2,200,000 gallons capacity; 19 miles of mains; 200 hydrants; 18 cisterns; 2000 feet good rubber hose; 2500 feet good leather hose; 1000 feet poor rubber hose; volunteer fire department, 180 men.

**Bainbridge**, Decatur Co., population, 1436; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 600 feet rubber hose in good condition; 500 feet rubber hose, poor; water supply, 5 cisterns; volunteer fire department, 75 men.

**Barneville**, Pike Co., population, 1962; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood, 1 and 2 stories high, tin roofs; dwellings, wood, 1 and 2 stories; fire department consists of 1 steam engine, 1 chemical hand extinguisher, 2 hose carriages; Siamese couplings used; 1000 feet of rubber hose in good condition; 1000 poor, not used; value of apparatus and supplies, \$5000; one building owned by department; value, \$1000; membership of department, 45, all volunteers; total expense in 1882, \$300; bell alarm; chief elected by company; water supply, 5 cisterns, supplied from roofs of buildings; capacity, 100,000 gallons.

**Brunswick**, Glynn Co., population, 2891; fire limit, 2040 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, 2 stories in height; dwellings, frame, 1 and 2 stories; fire department consists of 1 steam engine, 1 hand engine; 2 hose carriages; Siamese couplings used; 700 feet cotton hose, good condition; 200 feet rubber, poor; 500

feet linen hose, good condition; 100 feet leather, poor; 2 horses; membership of department, 50, all volunteer; bell alarm; chief elected by company; water supply, 2 cisterns, supplied by drainage from river.

**Butler**, Taylor Co., population, 2754, area, 600 acres; ordinance regulating sale and use of fire-works; frame buildings; no fire protection.

**Cartersville**, Bartow Co., population, 2037; 1 hook and ladder truck.

**Chullo**, Floyd Co., population, 2219; no fire protection.

**Columbus**, Muscogee Co., population, 10,123; 2 steam fire engines; 2 hand engines; 1 chemical engine; 1 hook and ladder truck; 6 hose carriages; 400 feet rubber hose in poor condition; 1900 feet leather hose, good; 500 feet leather hose, poor; water supply, river; 26 cisterns, 350,000 gallons capacity; 2 miles street mains and supply pipes; 12 hydrants; 7 men paid part time, 213 volunteers; 4 mules.

**Conyers**, Rockdale Co., population, 1374; 1 hand fire engine; 1 hose carriage; 1200 feet rubber hose in good condition; 20 men paid for full time; 250 volunteers.

**Covington**, Newton Co., population, 1415; no fire protection.

**Cuthbert**, Randolph Co., population, 2129, sale and use of fire-works and fire-crackers prohibited; causes of fires investigated; dwellings, brick, one story in height; wooden roofs permitted; dwellings, wood, one story; fire department consists of 1 steam engine, 2 hand engines, 1 chemical engine; 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages, 1000 feet cotton hose in good condition, 1500 feet in poor condition; value of apparatus and supplies, \$10,000; buildings owned by city; membership of department, 300, all volunteer; total expense in 1882, \$1500; bell alarm; chief elected by members of department; water supply, 4 cisterns, capacity, 20,000 gallons daily; and creek.

**Dalton**, Whitfield Co., population, 2516; 1 chemical engine; 100 feet good rubber hose.

**Dawson**, Terrell County, population, 1576; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings brick and frame, two stories in height; dwellings frame; fire department consists of 1 chemical engine; 3 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; 200 feet rubber, poor; value of apparatus and supplies, \$1500; one building owned by fire department, value \$800; membership of department, 45, all volunteer; fire alarm, bells; water supply, wells.

**Eatonton**, Putnam Co., population, 1371; no fire protection.

**Forsyth**, Monroe Co., population, 1105; 1 chemical engine; 1 hook and ladder truck; 200 feet good rubber hose; volunteer fire department, 50 men.

**Fort Valley**, Houston Co., population, 1277; 1 hook and ladder truck; water supply, 6 cisterns; 50 men.

**Gainesville**, Hall Co., population, 1919; mercantile buildings brick, two stories in height; dwellings wood, two stories; fire department consists of 1 hand engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; 100 feet poor; chief elected by members of department; water supply, 3 cisterns.

**Griffin**, Spaulding Co., population, 3620; area, 2100 acres; fire limit, 52 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick, two stories

## GEORGIA.—Continued.

in height; wooden roofs permitted; frame dwellings, one and a half and two stories; fire department consists of two steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1500 feet rubber hose in good condition; 750 feet poor; value of apparatus and supplies, \$14,000; 2 buildings owned by department, value, \$3000; membership of department, 125, 2 paid; bell alarm; chief elected by the companies; water supply, 4 cisterns, supplied from roofs of buildings; capacity, 40,000 gallons daily.

**La Grange**, Troup Co., population, 2295; no fire protection.

**Macon**, Bibb Co., population, 12,749; 3 steam fire-engines; 1 hook and ladder truck; 11 hose carriages; 4500 feet rubber hose in good condition; 1000 feet poor; water supply, 16 cisterns, 147,000 gallons capacity; water-works are now in course of construction; volunteer fire department, 280 men; 4 horses.

**Madison**, Morgan Co., population, 1974; area, 2560 acres; fire limit, 1000 yards; ordinance regulating sale and use of fire-works; mercantile buildings mostly brick; height, 2 stories; slate and tin roofs; dwellings, frame outside of fire limit, two stories; fire department consists of 1 chemical engine; 2 chemical hand extinguishers; 1 hook and ladder truck; value of department apparatus and supplies, \$1250; value of buildings belonging to department, \$1500; membership of department, 47, all volunteer; bell alarm; chief elected by company; water supply, wells.

**Marietta**, Cobb Co., population, 2227; ordinance regulating sale and use of fire-works; mercantile buildings brick and wood, one and two stories in height; dwellings brick and wood, one and two stories; fire department consists of 1 steam engine; 1 hand engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages, Siamese couplings used; 800 feet rubber hose, in good condition, 500 feet poor; value of apparatus and supplies, \$5500; 1 building rented by department, at \$200 per year, value, \$2000; membership of department, 90, all volunteer; total expense in 1882, \$175; water supply, 7 cisterns, filled from buildings and pumps.

**Milledgeville**, Baldwin Co., population, 3800; area, 3240 acres; ordinance regulating sale and use of fire-works, mercantile buildings brick, two stories in height; metal roofs in fire district; dwellings, frame, one and a half and two stories; no fire department; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet leather hose in good condition; 300 leather hose, poor; value of apparatus and supplies, \$1500; fire alarm bells; water supply, 6 cisterns, supplied by gutters from houses, capacity from 30,000 to 60,000 gallons.

**Newman**, Coweta Co., population, 2006; no fire protection.

**Quitman**, Brocks Co., population, 1400, 1 hand engine; 1 hook and ladder truck; water supply, 4 cisterns; 250 feet good rubber hose; volunteer fire department, 60 men.

**Rome**, Floyd Co., population, 3877; 2 steam engines; 1 hand engine; 4 hose carriages; water-works; 40 hydrants; 1550 feet good rubber and leather hose; volunteer fire department, 150 men.

**Sandersville**, Washington Co., population, 1279; frame buildings; no fire protection.

**Savannah**, Chatham Co., population, 30,709; area, 2290 acres; fire limit, 404 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height three stories; wooden roofs permitted; dwellings frame and brick, three stories; fire department consists of 4 steam engines; 1 hook and ladder truck, 3 hose carriages; 3000 feet rubber hose in good condition; 11 horses; three buildings in use by department; membership of department, 120; full paid members, 10; volunteers, 110; cost of maintaining department in 1882, \$16,000; Gamewell telegraph alarm; 26 street boxes; water supply, reservoir, supplied by pumps; capacity, 2,500,000 gallons daily; 25 miles street mains and supply pipes; diameter of largest, 24 inches, smallest, 4 inches; 265 hydrants; water pressure, 30 pounds. cost of maintaining water department in 1882; \$14,000.

**Talbotton**, Talbot Co., population, 1008; no fire protection.

**Thomasville**, Thomas Co., population, 2555; area, 640 acres; fire limit, 160 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, frame, one and two stories high; fire department, 2 hand engines; 6 chemical extinguishers, 1 hook and ladder truck; 2 hose carriages; 1200 feet rubber hose in good condition; value of apparatus and supplies, \$4000; two buildings belonging to fire department, value, \$400; membership of department, 80, all volunteers; total expense for 1882, \$250; fire alarm bell; chief appointed by city council; water supply, 15 cisterns supplied from buildings.

**Thomson**, M'Duffie Co., population, 3239; area, 3000 acres; fire limit, 2500 acres; ordinance regulating sale and use of fire-works; cause of fires investigated; mercantile buildings, frame, two stories in height, shingle roofs; dwellings, frame, two stories; fire department consists of 1 hand engine; 1 hose carriage, 300 feet rubber hose in good condition; 200 feet poor; 200 feet cotton hose, good; value of apparatus and supplies, \$1800; 1 building belonging to fire department, value, \$1200; membership of department, 35, all volunteers; fire alarm, bell; chief elected by company; water supply, 9 cisterns, capacity, 18,000 gallons.

**Washington**, Wilkes Co., population, 2199; no fire protection.

**Waynesborough**, Burke Co., population, 1008; 1 hand fire engine; 1 hook and ladder truck; 1 hose carriage; 1 chemical hand extinguisher; 200 feet rubber hose in good condition; water supply, 3 cisterns; volunteer fire department, 30 men.

**West Point**, Troup Co., population, 1173; area, 1210 acres; fire limit, 608; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories high; dwellings, frame, two stories; fire department consists of 1 hand engine; 3 chemical hand extinguishers; 1 hose carriage; 400 feet rubber hose in good condition; 200 feet, poor; 600 feet leather hose, good; value of department apparatus and supplies, \$3500; one building owned by department, value, \$600; membership of department, 45, all volunteers; water supply, cisterns, supplied from river, capacity, 3500 gallons per day.

## ILLINOIS.

**Abingdon**, Knox Co., population 1511; area, 160 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, frame, 1½ stories; fire department consists of 1 chemical engine, 1 hook and ladder truck; 150 feet rubber hose, in good condition; 100 poor; value of apparatus and supplies, \$750; 1 building in use by department, owned by the city, value, \$800; membership of department, 30, all volunteers;

bell alarm; chief recommended by company and approved by council; water supply, wells.

**Aledo**, Mercer Co., population, 1492; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 200 feet good rubber hose; volunteer fire department, 56 men.

**Alton**, Madison Co., population, 8975; area, 2600 acres; fire limit, 866 acres; causes of fires investigated; mercantile buildings, principally brick;



height, three stories; wooden roofs prohibited in fire district; dwellings, brick and frame, two stories; fire department consists of 1 hook and ladder truck, 4 hose carriages; 500 feet rubber hose, in good condition, 250 poor; 1000 feet linen hose, good; number of horses, 2; value of department apparatus and supplies, \$6500; 3 buildings used by department, value, \$8500; membership of department, 12; full paid members, 3; part paid, 9; cost of maintaining department in 1882, \$4000; fire alarm, telephone; chief appointed by mayor, confirmed by council; water works, Holly system; 1 reservoir, capacity, 4,000,000 gallons daily; 22 miles street mains and pipes; diameter of largest, 16 inches; smallest, 4 inches; number of hydrants, 100; hydrant pressure, 150 pounds; cost of maintaining water department in 1882, \$9000.

**Amboy**, Lee Co., population, 2448; area, 700 acres; fire limit, 20 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone; two stories in height; dwellings, wood; fire department consists of 1 steam engine, 10 chemical hand extinguishers, 2 hose carriages; 600 feet rubber hose, in good condition; 400, poor; value of apparatus and supplies, \$7000; value of buildings in use by department, \$4000; membership of department, 40; all volunteer; total expense in 1882, \$1000; bell alarm; chief appointed by city council; water supply, well and hydrant, supplied from tanks.

**Anna**, Union Co., population, 1492; area, 2250 acres; fire limit, 100 acres; no fire protection.

**Arcola**, Douglas Co., population, 1515, no fire protection.

**Ashley**, Washington Co., population, 950; no fire protection.

**Astoria**, Fulton Co., population, 1280; no fire protection.

**Atlanta**, Logan Co., population, 1368; frame and brick buildings; no fire protection.

**Aurora**, Kane Co., population, 11,873; 3 steam fire engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in poor condition; 700 feet linen, good; 4400 feet leather, good; water works, Holly system; river; 8 cisterns; 3990 feet street mains and supply pipes; 16 hydrants; 9 men paid for part time; 141 volunteers.

**Austin**, Cook Co., population, 1359; no fire protection.

**Barry**, Pike Co., population, 1392; no fire protection.

**Batavia**, Kane Co., population, 2639; area, 1920 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and stone; three stories; shingle roofs permitted; dwellings, wood and stone; two stories; fire department consists of 1 hand engine, 1 hose carriage; Siamese couplings used; 1000 feet rubber hose in good condition; 200 feet, poor; private corporations have 1500 feet; value of apparatus and supplies, \$2500; 1 building in use by department, value, \$500; membership of department, 45; all volunteer; total expense of maintaining department in 1882, \$125; bell alarm; chief elected by board of trustees; water supply, river.

**Beardstown**, Cass Co., population, 3135; area, 700 acres; fire limit, 2 acres; mercantile buildings, wood and brick; one to three stories in height; wooden roofs permitted; dwellings, frame; one and two stories; fire department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 1500 feet rubber hose in good condition; value of department apparatus and supplies, \$3000; bell alarm; water supply, river.

**Belleville**, St. Clair Co., population, 10,683; 2 steam engines; 2 hand engines; 8 hose carriages; water supply, 20 cisterns; 2000 feet good rubber hose; 1000 feet good cotton; 1200 feet poor rubber; 500 feet poor linen; volunteer fire department, 150 men.

**Belvidere**, Boone Co., population, 2951; 10 chemical extinguishers; water supply, river.

**Bement**, Piatt Co., population, 963; no fire protection or water supply.

**Benton**, Franklin Co., population, 984; area, 640 acres; fire limit, 680 feet; no fire protection.

**Blandinsville**, M'Donough Co., population, 1775; area, 640 acres; fire limit, 200 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and frame, one and two stories high; shingle or other wooden roofs permitted; dwellings, frame, one and two stories; no fire department; 1 chemical engine, 3 hook and ladder trucks; 100 feet rubber hose, in good condition.

**Bloomington**, M'Lean Co., population, 17,180; area, 2560 acres; fire limit, 40 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; dwellings, wood, one and two stories; fire department includes 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 2800 feet rubber hose, in good condition; 6 horses; value of department apparatus and supplies, \$12,000; two buildings used by department, value, \$14,000; membership of department, 19, full paid members, 6, part paid, 13; cost of maintaining department in 1882, \$8000; fire alarm and telephone; number of street boxes, 42; chief elected by city council; water supply, water-works, direct pumping and stand-pipe system; 28 cisterns; cisterns supplied from water-works; capacity, 500,000 gallons daily; number of miles street mains, 14; diameter of largest, 10 inches; smallest, 4 inches; number of hydrants, 142; hydrant pressure, 85 pounds; cost of maintaining water department in 1882, \$1000.

**Blue Island**, Cook Co., population, 1542; 2 hook and ladder trucks; 1 hose carriage; 400 feet rubber hose, in good condition; 100 feet poor; water-works; 1 tank; 1500 feet of street mains and supply pipes; 6 hydrants; volunteer fire department, 30 men.

**Bushnell**, M'Donough Co., population, 2316; area, 650 acres; fire limit, 60 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories high; shingle or other wooden roofs permitted; dwellings, frame, two stories; fire department consists of 16 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage, 300 feet rubber hose in good condition; value of apparatus and supplies, \$800; 1 building belonging to fire department, value, \$700; membership of department, 30, full paid; expense for 1882, \$350; fire alarm bells; water supply, wells and force pumps.

**Cairo**, Alexander Co., population, 8000; area, 1100 acres; fire limit, 200 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 7 hand engines, 8 hose carriages, 6000 feet rubber hose in good condition, 1000 poor; value of apparatus and supplies, \$16,000; 5 buildings owned by department, value, \$22,500; membership of department, 290, all volunteers; total expense in 1882, \$3000; bell alarm; water supply, river and 10 cisterns.

**Cambridge**, Henry Co., population, 1203; area, 640 acres; mercantile buildings, brick and wood, two stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage, 400 feet rubber hose in good condition, 250 poor; value of apparatus and supplies, \$2550; 1 building owned by department, value, \$2000; membership of department, 75, all volunteers; bell alarm; chief elected by village trustees; water supply, wells and cisterns.

**Camp Point**, Adams Co., population, 1131; area, 400 acres; no fire protection.

## ILLINOIS.—Continued.

**Canton**, Fulton Co., population, 3762; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 4 cisterns; 1200 feet good rubber hose; 4 paid men; 50 volunteers; 2 horses.

**Carbondale**, Jackson Co., population, 2213; no fire protection.

**Carlinville**, Macoupin Co., population, 3117; area, 1000 acres; fire limit, 20 acres; chief investigates causes of fires; mercantile buildings, brick, two to three stories in height; shingle roofs permitted; dwellings, wood, one and a half and two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 300 feet rubber hose in good condition, 100 poor, 400 cotton hose, good; value of apparatus and supplies, \$2000; 1 building owned by department, value, \$200; membership of department, 50, all volunteer; total expense in 1882, \$75; bell alarm; chief recommended by company and confirmed by city council; water supply, wells and cisterns, supplied from buildings, capacity, 1000 gallons each.

**Carlyle**, Clinton Co., population, 2017; 1 hook and ladder truck; 5 chemical extinguishers; water supply, cisterns and wells; volunteer fire department, 40 men.

**Carmi**, White Co., population, 2512; area, 640 acres; frame and brick buildings; no fire department.

**Carrollton**, Greene Co., population, 1934; 1 hook and ladder truck; 4 chemical extinguishers; volunteer fire department, 25 men.

**Carthage**, Hancock Co., population, 1594; area, 640 acres; fire limit, 6 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 500 feet rubber hose in good condition; value of apparatus and supplies, \$1000; membership of department, 26, all volunteer; bell alarm; water supply, wells and cisterns.

**Centralia**, Marion Co., population, 3621; area, 1280 acres; fire limit, 60 acres; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 1 chemical engine, 1 hook and ladder truck, 2 hose carriages, 600 feet cotton hose in good condition; value of fire department apparatus and supplies, \$1600; 1 building owned by department, value, \$800; membership of department, 40, all volunteer; chief elected by companies and city council; water supply, direct pumping system; 400 feet of street mains and supply pipes, diameter of main, 4 inches; 3 hydrants, water pressure, 120 pounds.

**Champaign**, Champaign Co., population, 5103; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 200 feet rubber hose in good condition; 800 feet poor; 600 feet cotton, good; water supply, 10 cisterns, 80,000 gallons capacity; volunteer fire department, 70 men.

**Chatsworth**, Livingston Co., population, 1054; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; frame buildings, 1½ stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, 500 feet cotton hose, in good condition; value of apparatus and supplies, \$5000; value of department buildings \$2000; membership of department, 40, all volunteer; total expense in 1882, \$100; bell alarm; chief elected by company; water supply, 12 cisterns.

**Chebanse**, Iroquois Co., population, 728; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose, in good condition; water works, gravity pressure; 1 reservoir; ½ mile of street mains and supply pipes; 10 hydrants; volunteer fire department, 25 men.

**Chenon**, McLean Co., population, 1063; 1 hook and ladder truck; water supply, 3 cisterns.

**Chester**, Randolph County, population, 2580; frame buildings; no fire protection or water supply.

**Chicago**, Cook Co., population, 503,185; area, 25,600 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, four stories in height; dwellings, brick, three stories; fire department consists of 33 steam engines, 5 chemical engines, 20 chemical hand extinguishers, 9 hook and ladder trucks, 37 hose carriages; Siamese couplings used; 18,516 feet rubber hose, in good condition; 2078 poor; 3500 feet cotton, good; 1900 poor; 4700 feet leather, good; 2600 poor; 187 horses; value of department apparatus and supplies, real estate and buildings, \$1,078,472; 36 buildings owned by department, value \$305,150; membership of department, 410, full paid; cost of maintaining department in 1882, \$545,021; Gamewell fire alarm system; 504 street boxes; chief appointed by mayor, and confirmed by city council; fire patrol incorporated and supported by insurance companies; number of permanent members, 25; water supply, Lake Michigan; direct pumping and stand-pipe system; 22 cisterns; 550 miles street mains and supply pipes; diameter of largest, 36 inches; smallest, 4 inches; 4000 hydrants; water pressure, 25 pounds; cost of maintaining water department in 1882, \$1,370,590.

**Chillicothe**, Peoria Co., population, 936; area, 200 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, two stories in height; wooden roofs permitted; dwellings, wood, one and two stories; no fire department; 2 chemical engines, 4 chemical hand extinguishers; 200 feet rubber hose, in good condition; 400 poor; total expense in 1882, \$150; bell alarm; water supply, river and wells.

**Clayton**, Adams Co., population, 941; no fire protection.

**Clinton**, De Witt Co., population, 2709; area, 1000 acres; fire limit, 4 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height; dwellings, frame and brick, one and two stories; fire department, 1 hand engine, 1 hose carriage; Siamese couplings used; 500 feet rubber hose, in good condition; 100 poor; value of apparatus and supplies, \$3000; value of buildings belonging to fire department, \$5000; fire alarm, bells; water supply, 5 cisterns and wells, supplied by pipes from buildings.

**Collinsville**, Madison Co., population, 2887; no fire protection.

**Columbia**, Monroe Co., population, 1308; no fire protection.

**Danville**, Vermillion Co., population, 7733; area, 2560 acres; fire limit, 20 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, brick and wood, one and two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet rubber hose, in good condition; 1000 feet poor; 4 horses; value of apparatus and supplies, \$8000; 1 building owned by department, value, \$9000; membership of department, 23; full paid members, 7; part paid, 8; cost of maintaining department in 1882, \$7200; automatic alarm; chief appointed by mayor and confirmed by city council; water supplies, 2 reservoirs, supplied by springs; capacity, 20,000 gallons daily; 22 cisterns, supplied by reservoirs; capacity, 20,000 gallons daily.

**Decatur**, Macon Co., population, 9547; 4 chemical extinguishers; 2 hook and ladder trucks; 7 hose carriages; 3400 feet rubber hose, in good condition; 1100 feet rubber, poor; water supply, river, Holly system; 9½ miles of street mains and supply pipes; 91 hydrants; fire alarm telegraph, 6 street boxes; volunteer fire department, 163 men.

**DeKalb**, DeKalb Co., population, 1598; area,



700 acres; fire limit, 25 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height, two and three stories; dwellings, frame, 1½ and two stories; fire department consists of 1 chemical engine, 15 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, in good condition; value of department apparatus and supplies, \$1500; 1 building owned by department, value, \$1200; membership of department, 65, all volunteer; cost of maintaining department in 1882, \$1500; chief appointed by city council and confirmed by mayor; water supply, steam power from 2 wells; 1 reservoir, supplied by steam pump, capacity, 125,000 gallons daily; Holly system; 3 miles street mains; diameter of largest, 6 inches; smallest, 3 inches; number of hydrants, 20; pressure, 150 pounds; cost of maintaining water department in 1882, \$2000.

**Delavan**, Tazewell Co., population, 1340; ordinance regulating sale and use of fire-works; frame buildings, height, two stories; shingle roofs; fire department consists of 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$1000; 1 building in use by department, \$400; membership of department, 25.

**Dixon**, Lee Co., population, 3658; area, 2560 acres; fire limit, 200 acres; ordinance regulates sale and use of fire-works; fire warden investigates causes of fires; mercantile buildings, brick, three stories in height; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 chemical engine, 2 hook and ladder trucks, 3 hose carriages; 1800 feet rubber hose, in good condition; 500 poor; 350 feet cotton hose, good; value of apparatus and supplies, \$8000; 2 buildings owned by department, value, \$2000, membership of department, 80, all volunteer; total expense in 1882, \$2000; bell alarm; chief recommended by department and appointed by mayor; water supply, direct pumping system.

**Du Page**, Will Co., population, 1101; no fire protection.

**Du Quoin**, Perry Co., population, 2808; no fire protection.

**Dwight**, Livingston Co., population, 1295; fire limit, 20 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories; no fire department; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; value of department apparatus, \$2000; 1 building used by department.

**Earlville**, La Salle Co., population, 963; no fire protection.

**East Dubuque**, Jo Daviess Co., population, 1037; area, 300 acres; fire limit, 200 acres; mercantile buildings mostly brick, height two stories; wooden roofs permitted; dwellings, frame, two stories; no fire department; 1 hose carriage; 300 feet leather hose in good condition; 300 feet poor; value of department apparatus and supplies, \$400; 1 building used by department, value, \$50; bell alarm; water supply, river and cisterns.

**East St. Louis**, St. Clair Co., population, 9185; frame buildings; no fire protection or water supply.

**Edwardsville**, Madison Co., population, 2887; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, 15 cisterns; 600 feet good cotton hose; volunteer fire department, 47 men.

**Effingham**, Effingham Co., population, 3065; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; water supply, 6 cisterns; 400 feet rubber hose; volunteer fire department, 80 men.

**Elgin**, Kane Co., population, 8787; area, 3400 acres; fire limit, 320 acres; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 chemical

engine, 1 chemical hand extinguisher, 1 hook and ladder truck; 5 hose carriages; 2000 feet rubber hose, in good condition; 500 feet cotton, good; 2 horses owned, 2 hired; value of apparatus and supplies, \$20,000; 5 buildings owned by department, value, \$4600; membership of department, 52, all part paid; chief elected by department and confirmed by council; fire patrol, 25 members, volunteer; water supply, direct pumping system, river, well and springs; 1 mile of street mains; diameter of largest, 8 inches; smallest, 3½ inches; 15 hydrants; water pressure, 80 pounds; cost of maintaining water department in 1882, \$444.

**Elmwood**, Peoria Co., population, 1504; 1 hand engine; 1 chemical extinguisher, 1 hose carriage; 400 feet rubber hose in good condition; 2 feet rubber, poor; water supply, 7 cisterns; volunteer fire department, 35 men.

**El Paso**, Woodford Co., population, 1390; area, 1440 acres; fire limit, 3 blocks; ordinance regulating sale and use of fire-works in fire limit; mercantile buildings frame and brick, two stories in height; shingle or other wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 chemical engine; 4 chemical hand extinguishers; 1 hose carriage; 1000 feet rubber hose in good condition; value of apparatus and supplies, \$4000; one building belonging to department, value, \$600; membership of department, 40 volunteers; total expense for 1882, \$300; fire alarm bell; chief elected by company; water supply, wind-mill with tank 50 feet from ground, and 6 inch main; capacity, 1600 barrels.

**Englewood**, Cook Co., population, 2850; 1 steam engine; 4 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; water-works, Holly system, 5,000,000 gallons capacity; 262 hydrants; 3000 feet good rubber hose; 400 feet poor rubber hose; fire alarm telegraph, 17 street boxes; 6 men paid full time, 30 men paid part time; 7 horses.

**Eureka**, Woodford Co., population, 1185, frame and brick buildings; no fire protection or water supply.

**Evanston**, Cook Co., population, 4400; 1 chemical engine; 2 chemical extinguishers; water-works, Holly system, 2,000,000 gallons capacity; 13 miles of mains; 80 hydrants; 1600 feet good rubber hose; fire alarm telegraph; volunteer fire department, 60 men.

**Fairbury**, Livingston Co., population, 2140; area, 700 acres; fire limit, 60 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick, two stories in height, tin and iron roofs; dwellings frame, two stories; fire department consists of 2 hand engines; 2 hose carriages; 800 feet rubber hose in good condition; 200 feet poor; value of apparatus and supplies, \$25,000; 2 buildings owned by department, value, \$800; membership of department, 52, all volunteers, cost of maintaining department in 1882, \$239; bell alarm; chief elected by members of department; water supply, cisterns; cost of maintaining water department in 1882, \$100.

**Fairfield**, Wayne Co., population, 1391; no fire protection.

**Farmer City**, De Witt Co., population, 1289; no fire protection.

**Farmington**, Fulton Co., population, 1111; no fire protection.

**Flora**, Clay Co., population, 1494; area, 640 acres; fire limit, same; mercantile buildings brick, height, two stories, tin roofs; dwellings, frame, one story; fire department consists of 1 hook and ladder truck; value of department apparatus and supplies, \$250; bell alarm; chief elected by members of department; water supply, wells and cisterns.

**Forreston**, Ogle Co., population, 1018; no fire protection.

**Freeburgh**, St., Clair Co., population, 1038;

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1 hand engine; 1 hose carriage; 200 feet good rubber hose; volunteer fire department, 30 men.

**Freeport**, Stephenson Co., population, 8516; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; water supply, 15 cisterns, river; 1100 feet good rubber hose; 1000 feet, poor; volunteer fire department; 2 men paid full time; 238 volunteers.

**Fulton**, Whiteside Co., population, 1733; 1 hook and ladder truck; 6 chemical extinguishers; water supply, river, cisterns.

**Galena**, Jo Daviess Co., population, 6451; 4 hand fire engines; 7 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 500 feet, poor; water supply, river; cisterns, 2000 barrels capacity, each; 12 men paid for part time; 188 volunteers; 2 horses.

**Galesburg**, Knox Co., population, 11,437; area, 2560 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; mercantile buildings, mostly brick; three stories high; shingle or other wooden roofs permitted; dwellings, frame; two stories high; fire department; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 500 feet rubber, poor; 500 feet cotton hose in good condition; 500 feet cotton, poor; 4 horses for apparatus; value of apparatus and supplies, \$10,000; 2 buildings belonging to fire department, value, \$5000; membership of department, 12; 2 full paid; 10 part paid; total expense for 1882, \$4000; fire alarm, telephone; chief elected by common council; water supply, direct pumping and gravity system; 3 reservoirs, supplied by wells; capacity, 1,000,000 gallons; 1½ miles street mains; largest, 10 inches; smallest, 6 inches; 24 hydrants; pressure, 150 pounds.

**Galra**, Henry Co., population, 2148; area, 1280 acres; fire limit, same; mercantile buildings, brick; height, two stories; wooden roofs permitted; dwellings, frame; two stories; fire department consists of chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck; 400 feet rubber hose in good condition; value of department apparatus, \$2400; 1 building, owned by department; value, \$3500; membership of department, 50; all volunteer; total expense for 1882, \$300; bell alarm; chief elected by members of department and approved by board of trustees.

**Geneseo**, Henry Co., population, 3518; 2 hand fire engines; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 300 feet rubber hose in good condition; 100 feet, poor; 300 feet cotton, good; water supply, gravity pressure; 1 reservoir, 100,000 gallons capacity; 1 mile street mains; 14 hydrants; volunteer fire department, 55 men.

**Geneva**, Kane Co., population, 1239; 5 chemical extinguishers.

**Gibson City**, Ford Co., population, 1260; no fire protection.

**Gilman**, Iroquois Co., population, 1299; 1 hook and ladder truck, 12 chemical extinguishers; volunteer fire department, 35 men; water supply, 4 reservoirs.

**Girard**, Macoupin Co., population, 1024; no fire protection.

**Golconda**, Pope Co., population, 1000; frame and brick buildings; fire department consists of hook and ladder truck.

**Grafton**, Jersey Co., population, 2894; 1 hook and ladder truck; water supply, river and cisterns.

**Grand Crossing**, Cook Co., population, 1200; 1 hose carriage; water works, Holly system; 50 hydrants; 1000 feet good rubber hose; 500 feet good leather hose; volunteer fire department, 32 men.

**Grayville**, White Co., population, 1533; no fire protection.

**Green Garden**, Will Co., population, 1145; no fire protection.

**Greenville**, Bond Co., population, 1886; no fire protection.

**Griggsville**, Pike Co., population, 1515; no fire protection.

**Harvard**, Henry Co., population, 1607; 1 hand engine; 1 hose carriage; 1 hydrant; water supply, 3 cisterns; 1000 feet good rubber hose; 2 paid men, 32 volunteers.

**Havana**, Mason Co., population, 2118; no fire protection.

**Henry**, Marshall Co., population, 1728; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet good rubber hose; 350 feet, poor; volunteer fire department, 55 men.

**Highland**, Madison Co., population, 1969; area, 80 acres; fire limit, same; causes of fires investigated; mercantile buildings, brick; one to three stories in height; dwellings, brick; one and two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 500 feet rubber hose, 350 feet cotton hose in good condition; value of apparatus and supplies, \$2000; 2 buildings in use by department, value, \$3000; membership of department, 30; all volunteers; chief elected by the company; water supply, 6 cisterns; supplied from buildings; capacity of each, 40,000 gallons.

**Highland Park**, Lake Co., population, 1154; water supply, wells and cisterns.

**Hillsborough**, Montgomery Co., population, 1803; no fire protection.

**Hoopeston**, Vermillion Co., population, 1272; no fire protection.

**Hyde Park**, Cook Co., population, 15,716; area, 31,320 acres; fire limit, 1200 acres; mercantile buildings, frame; height, two stories; wooden roofs permitted; dwellings, frame; three stories; fire department consists of 3 hand engines, 5 hook and ladder trucks, 6 hose carriages; Siamese couplings used; 3200 feet rubber hose in good condition; 2500 feet cotton hose, good; 2100 feet linen, good; 600 feet linen, poor; 10 horses in use; value of department apparatus and supplies, \$17,548; 5 buildings owned by department, value, \$5600; 2 buildings rented, \$600 per annum, value, \$1500; membership of department, 212; full paid members, 7; part paid, 104; 101 volunteer; cost of maintaining department in 1882, \$8500; Gamewell fire alarm, 15 street boxes; chief elected by delegates from each company; water supply, water works; pumping system; 75 miles street mains; diameter of largest, 24 inches; smallest, 4 inches; 275 hydrants; pressure, 60 pounds; cost of maintaining department in 1882, \$14,110.

**Jacksonville**, Morgan Co., population, 10,927; 3 hand engines; 1 hook and ladder truck, 8 hose carriages; water works, gravity pressure; 1,000,000 gallons capacity; 2 reservoirs; 80 hydrants; 3000 feet good rubber, cotton and leather hose; volunteer fire department, 45 men.

**Jerseyville**, Jersey Co., population, 2894; 1 hook and ladder truck; 1 chemical engine.

**Joliet**, Hill Co., population, 11,657; mercantile buildings, stone; three stories in height; shingle roofs permitted; dwellings, wood; two stories; fire department consists of 1 steam engine, 1 chemical engine, 3 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, Siamese couplings used; 2000 feet rubber hose in good condition; 8 horses; value of apparatus and supplies, \$25,000; 2 buildings in use by department; membership of department, 16; full paid members, 8; cost of maintaining department in 1882, \$12,000; Gamewell fire alarm, 15 street boxes; chief appointed by council; water supply, Holly system; 10 miles street mains and supply pipes; diameter of largest, 16 inches; smallest, 4 inches; cost of maintaining water department in 1882, \$7000.

**Kankakee**, Kankakee Co., population, 5651; 1 hook and ladder truck; 20 chemical extinguishers; water supply, river, 4 cisterns; volunteer fire department, 25 men.

**Kewanee**, Henry Co., population, 2704; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 300 feet rubber hose in good condition; volunteer fire department, 50 men.

**Kimmunity**, Marion Co., population, 1096; no fire protection.

**Kirkwood**, Warren Co., population, 1079; 1 chemical engine; 8 chemical extinguishers; 1 hook and ladder truck; 200 feet rubber hose; water supply, 5 wells; volunteer fire department, 40 men.

**Knoxville**, Knox Co., population, 1600; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, frame and brick; two stories high; shingle or wooden roofs permitted; dwellings, frame; fire department; 8 chemical hand extinguishers; 1 hook and ladder truck; value of apparatus and supplies, \$1000; 1 building belonging to fire department, value, \$500; membership of department, 40; all volunteers; total expense for 1882, \$100; fire alarm, bells; chief elected by department.

**Lacon**, Marshall Co., population, 1814; area, 400 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick; two stories in height; wooden roofs permitted; dwellings, wood; two stories; fire department consists of 1 hand engine, 1 hose carriage; value of department apparatus and supplies, \$300; 1 building owned by department, value, \$400; bell alarm; water supply, 3 cisterns, supplied from roof of buildings; capacity, 2000 gallons.

**Lake Creek**, Williamson Co., population, 2233; no fire protection.

**Lanark**, Carroll Co., population, 1198; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, 6 cisterns; 800 feet rubber hose; volunteer fire department, 80 men.

**La Salle**, La Salle Co., population, 7847; mercantile buildings, mostly brick; two and three stories; wooden roofs permitted; dwellings, wood; two stories; fire department includes 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet cotton hose, 1200 feet leather hose in good condition; no horses; membership of department, 27; bell alarm; chief appointed by city council; water supply, 8 cisterns.

**Lebanon**, St. Clair Co., population, 1924; 1 steam engine; 2 chemical engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; water supply, 12 cisterns; 2000 feet good hose; 3 paid men; 75 volunteers.

**Leland**, La Salle Co., population, 653; 1 hand engine; 2 chemical extinguishers; 2 hook and ladder trucks; 100 feet rubber hose in good condition.

**Lemont**, Cook Co., population, 2108; frame buildings; no fire protection.

**Lena**, Stephenson Co., population, 1520; area, 640 acres; fire limit same; use of fire-works prohibited; mercantile buildings, brick; two and three stories in height; shingle roofs permitted; dwellings, frame and brick; one to two stories in height; fire department consists of 1 steam engine, 1 hand engine, 3 hose carriages; Siamese couplings used; 1350 feet rubber hose in good condition; 800 feet, poor; value of apparatus and supplies, \$8000; 2 buildings owned by department; membership of department, 55; 2 paid; bell alarm; chief elected by department and confirmed by city council; water supply, 8 cisterns; supplied from buildings; capacity, 4400 gallons daily.

**Leroy**, McLean Co., population, 1068; 3 chemical engines; 2 hook and ladder trucks; water supply, 8 cisterns; 800 feet good rubber hose; volunteer fire department, 75 men.

**Lewistown**, Fulton Co., population, 1771; no fire protection.

**Lexington**, McLean Co., population, 1254; 1 hook and ladder truck.

**Lincoln**, Logan Co., population, 5639; no fire protection.

**Litchfield**, Montgomery Co., population, 4326; area 640 acres, fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick, two stories in height; dwellings brick and frame, two stories; fire department consists of 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1400 feet rubber hose in good condition; 300 feet linen hose, good; membership of department, 95, all volunteers; bell alarm; water supply, Holly water works; 1 reservoir supplied by steam; 6 miles street mains; diameter of largest 6 inches, smallest 4 inches; 31 hydrants; pressure 200 pounds.

**Lockport**, Will Co., population, 1679; no fire protection.

**Marion**, McDonough Co., population 3140; area 800 acres; brick and wood buildings; no fire protection or water supply.

**Macon**, Macon Co., population, 793; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings two stories in height, wooden roofs permitted; fire department consists of 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 200 feet rubber hose in good condition; value of apparatus and supplies \$1300; one building owned by department, value \$1200; membership of department 35, all volunteers; bell alarm; chief elected by the company; water supply, wells.

**Marengo**, McHenry Co., population, 1264; 1 chemical engine; 1 hook and ladder truck; 100 feet good hose; 1 paid man.

**Maroa**, Macon Co., population, 870; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 300 feet good rubber hose; volunteer fire department, 20 men.

**Marshall**, Clark Co., population, 1885; no fire protection.

**Mascontab**, St. Clair Co., population, 2558; area 640 acres; ordinance regulating sale and use of fire-works, and investigating fires; mercantile buildings, brick, two stories in height, shingle roofs; dwellings, brick, two stories; fire department consists of 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; no horses; one building used by department; membership of department, 100; cost of maintaining department in 1882, \$100; bell alarm; chief elected by company; water supply, 5 cisterns.

**Mason City**, Mason Co., population, 1714; 1 hand engine; 1 chemical engine; 475 feet good rubber hose; water supply, tank; volunteer fire department, 25 men.

**Mattoon**, Coles Co., population, 5737; no fire protection or water supply.

**Mendota**, La Salle Co., population, 4142; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 3 hydrants; 1000 feet good rubber hose; 60 paid men; 45 volunteers.

**Metamora**, Woodford Co., population, 828; 6 chemical extinguishers; 1 hook and ladder truck; 1000 feet rubber hose; water supply, wells; volunteer fire department, 6 men.

**Metropolis**, Massac Co., population, 2668; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1 force pump on wheels; 50 feet good rubber hose; 550 feet, poor; water supply, river; volunteer fire department, 25 men.

**Millstadt**, St. Clair Co., population, 1229; area 640 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick, height two stories, wooden roofs permitted; dwellings brick, one and a half stories; fire department consists of 1 hand



## ILLINOIS.—Continued.

engine; 1 hook and ladder truck; 1 hose carriage; Siamese couplings used; 450 feet rubber hose; 200 feet cotton hose, in good condition; value of department apparatus and supplies, \$2000; one building owned by department, value, \$5000; membership of department 42, all volunteers; bell alarm; chief elected by company; water supply, wells and cisterns.

**Minonk**, Woodford Co., population, 1913; area 640 acres; ordinance regulating sale and use of fire-works; mercantile buildings wood and brick, two stories high, wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 chemical engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 200 feet rubber hose in good condition; 100 feet, poor; no horses; 2 buildings used by department, value \$3000; membership of department 25, all volunteers; bell alarm; chief appointed by mayor, confirmed by council; water supply, wells.

**Moline**, Rock Island Co., population, 7800; 1 steam engine; 3 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 500 feet good rubber hose; 500 feet good linen hose; water-works, Holly system, river, 10 cisterns, 24,000 gallons capacity; 2½ miles street mains and supply pipes; 30 hydrants; part paid fire department, 100 men.

**Momence**, Kankakee Co., population, 1037; no fire protection.

**Monmouth**, Warren Co., population, 5000; area, 960 acres; fire limit, 3 blocks; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height, two stories; dwellings, frame, two stories; fire department consists of 1 steam engine; 1 chemical engine; 8 chemical hand extinguishers; 2 hook and ladder trucks; 3 hose carriages; Siamese couplings used; quantity of hose serviceable, 500 feet rubber hose; 1200 feet cotton; 1700 feet linen, poor; 600 feet cotton; value of department apparatus, \$9000; 2 buildings used by department, value, \$10,000; membership of department, 100; full paid members, 2, 98 volunteers; fire alarm, telephone and bell; chief elected by city council; water supply, 1 reservoir, 5 cisterns; cisterns supplied by pipes from buildings; capacity, 2500 barrels daily.

**Morris**, Grundy Co., population, 3486; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 600 feet good leather hose; 400 feet good cotton hose; 1200 feet good rubber hose; water supply, canal; 5 cisterns, 7500 gallons capacity; 2 men part time; volunteer fire department, 50 men; 2 horses.

**Morrison**, Whiteside Co., population, 1981; 2 hose carriages; 500 feet good cotton hose; 500 feet good linen hose; water works, Holly system; 1 reservoir; 4400 feet street mains and supply pipes; 18 hydrants; 10 men paid full time; 8 volunteers; fire alarm telegraph; 6 street boxes.

**Mound City**, Pulaski Co., population, 2222; no fire protection.

**Mount Carmel**, Wabash Co., population, 2047; 1 hook and ladder truck.

**Mount Carroll**, Carroll Co., population, 2878, area, 280 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings; brick, two stories in height, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 chemical engine; 3 chemical hand extinguishers; bell alarm; water supply, creek, wells and cisterns.

**Mount Pulaski**, Logan Co., population, 1125; no fire protection.

**Mount Sterling**, Brown Co., population, 1445; no fire protection.

**Mount Vernon**, Jefferson Co., population, 2324; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 600 feet good rubber hose; 200 feet,

poor; water supply, 10 cisterns; volunteer fire department, 50 men.

**Murphysboro**, Jackson Co., population, 2196; 1 hook and ladder truck; volunteer fire department, 25 men.

**Naperville**, Du Page Co., population, 2073; area, 640 acres; fire limit, 40 acres; ordinance providing for investigating causes of fires; mercantile buildings, brick, wood and stone; height, two stories, wooden roofs permitted outside of fire limit; dwellings, wood and brick, two stories; fire department consists of 2 hand engines; 10 chemical hand extinguishers, private; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose in good condition; no horses; value of department apparatus and supplies, 3000; value of buildings used by department, \$1000; membership of department, 80, all volunteers; cost of maintaining department in 1882, \$75; bell alarm; chief elected by village council; water supply, wells.

**Nashville**, Washington Co., population, 2222; area, 640 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height, tin roofs; dwellings, brick and frame, one and a half and two stories; fire department consists of 1 steam engine; 1 hook and ladder truck; two hose carriages; Siamese couplings used; 1000 feet linen hose in good condition; value of apparatus and supplies, \$3200; value of department buildings, \$1500; membership of department, 30, all volunteers; bell alarm; water supply, 3 cisterns, supplied from roofs of buildings; capacity, 105,000 gallons daily; wells and ponds.

**Nauvoo City**, Hancock Co., population, 1402; no fire protection.

**New Athens**, St. Clair Co., population, 603; area, 400 acres; fire limit, 350 acres; mercantile buildings, brick, two stories in height; dwellings, brick, one and a half stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 200 feet leather hose in good condition; value of apparatus and supplies, \$2000; membership of fire department, 60; paid members, 20; bell alarm; chief elected by department; water supply, 20 cisterns, supplied from roofs of houses, capacity 8 to 12,000 gallons; river and wells.

**Newton**, Jasper Co., population, 1168; no fire protection.

**Nokomis**, Montgomery Co., population, 1062; no fire protection.

**Normal**, McLean Co., population, 2470; 2 chemical engines; 1 hand engine; 1 hose carriage; 900 feet good rubber hose; volunteer fire department, 30 men.

**Oak Park**, Cook Co., population, 1888; no fire protection.

**Odin**, Marion Co., population, 724; 2 chemical extinguishers; no fire protection.

**Olney**, Richland Co., population, 3512; 1 chemical engine; 1 hook and ladder truck; 2 chemical extinguishers; 200 feet rubber hose; volunteer fire department, 80 men.

**Onarga**, Iroquois Co., population, 1061; 2 chemical engines; 8 chemical extinguishers; 1 hook and ladder truck, 100 feet rubber hose in good condition; 100 feet poor; volunteer fire department.

**Oneida**, Knox Co., population, 919; 3 chemical extinguishers; 200 feet rubber hose.

**Oregon**, Ogle Co., population, 1088; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height, shingle roofs permitted; dwellings, frame, two stories; fire department consists of 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; value of apparatus and supplies, \$3000; one building in use by department; annual rent, \$180; value, \$900; membership of department, 60, all volunteers; cost of maintaining department in 1882, \$600; bell alarm.

chief appointed by mayor and confirmed by aldermen; water supply, 1 reservoir, supplied by pump; 2 miles of street mains and supply pipes; diameter of largest, 8 inches, smallest, 4 inches; 12 hydrants; water pressure 82 pounds; cost of maintaining water department in 1882, \$400.

**Ottawa, La Salle Co.,** population, 7834; area, 2600 acres; fire limit, 100 acres; ordinance regulating sale and use of fire-works; causes of fire investigated; mercantile buildings brick and stone, two and three stories in height; dwellings wood, two stories; fire department consists of 2 steam engines, 1 chemical hand extinguisher, 2 hose carriages; Siamese couplings used; 3000 feet of cotton hose in good condition, 500 poor; 4 horses; value of apparatus and supplies, \$22,000; one building rented by department at \$700 per year; value, \$9000; membership of department, 23; full paid members, 4; cost of maintaining department in 1882, \$7000; telephone alarm; chief elected by city council; water supply, reservoir supplied by wells; gravity system; capacity 100 gallons per minute; 6 cisterns; canal, river;  $\frac{1}{2}$  of a mile of street mains and supply pipes; diameter of largest, 10 inches, smallest, 4 inches; 4 hydrants; water pressure, 40 pounds. Cost of maintaining water department in 1882, \$200.

**Pana, Christian Co.,** population, 3009; area, 2560 acres; fire limit, 640 acres; mercantile buildings brick, height three stories, wooden roofs permitted; dwellings frame and brick, two stories; fire department consists of 1 hand engine, 1 chemical engine, 25 chemical hand extinguishers 1 hose carriage, 200 feet of rubber hose in good condition, no horses; value of department apparatus and supplies, \$2000; membership of department, 26, all volunteers; cost of maintaining department in 1882, \$300; bell alarm; chief elected by city council; water supply, wells and cisterns.

**Paris, Edgar Co.,** population, 4373; area, 1440 acres; ordinance regulating sale and use of fire-works; chief investigates fires; mercantile buildings usually brick, two stories in height; shingle or other wooden roofs permitted; dwellings brick and frame, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages, 2100 feet of rubber hose in good condition, 250 poor; value of apparatus and supplies \$4000; three buildings belonging to fire department, value, \$4000; membership department 90, all volunteers; cost of maintaining department in 1882, \$650; fire alarm, bells and telephone; chief appointed by city council; water supply, 2 reservoirs drained from adjoining farms, capacity, 7,000,000 gallons, 3 cisterns, supplied by water works, capacity, 18,000 gallons;  $5\frac{1}{2}$  miles street mains, diameter of largest, 12 inches, smallest, 4 inches; 50 hydrants, pressure 30 to 120 pounds; cost of maintaining water department in 1882, \$2400.

**Paxton, Ford Co.,** population, 1725; 1 hook and ladder truck; 12 chemical extinguishers.

**Pecatonica, Winnebago Co.,** population, 1029; area, 600 acres, fire limit, 10 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, wood and iron; height two and three stories; dwellings frame, two stories; fire departments consist of 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; value of department apparatus and supplies, \$2000; membership of department, 10, all volunteers; water supply 3 reservoirs; expense of maintaining water department in 1882, \$300.

**Pekin, Tazewell Co.,** population, 5993; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories in height, shingle and tin roofs; dwellings, frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages, 2000 feet rubber hose, 1000 feet linen hose in good condition, 2 horses; value of department apparatus, \$20,000; 2 buildings owned by fire department, value, \$10,000; membership of

department, 89, all volunteer; total expense for 1882, \$1000; bell alarm; chief elected by company; water supply, 36 cisterns.

**Peoria, Peoria Co.,** population, 29,259; area, 17,920 acres; fire limit, 150 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and frame, two to five stories in height; dwellings, frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 chemical engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages, quantity of serviceable hose, 5000 feet rubber, 1500 cotton, 2000 leather, 20 horses; value of apparatus and supplies, \$75,000; value of buildings belonging to department, \$40,000; membership of department, 30, part paid; total expense of department in 1882, \$30,000; Gamewell fire alarm system; 35 street boxes; chief elected by council; water supply, direct pressure and pumping system; total capacity per day, 7,000,000 gallons; fifty miles street mains, diameter of largest, 16 inches, smallest, 4 inches; 300 hydrants, water pressure, 120 pounds.

**Peotone, Will Co.,** population, 1643; area, 640 acres; fire limit, 80 acres; mercantile buildings, frame, two stories high, shingle roofs; dwellings, frame, two stories; fire department consists of 2 hand engines, 6 chemical extinguishers, 1 hose carriage, 400 feet rubber hose in good condition; value of apparatus and supplies, \$1000; value of building belonging to fire department, \$200; water supply, wells.

**Perm, La Salle Co.,** population, 4632; area, 10,240 acres; fire limit, 1280 acres; mercantile buildings, wood and brick, two and three stories in height; wooden roofs permitted; dwellings, wood and brick, two and three stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet cotton hose in good condition; 400 feet rubber; 500 feet leather in poor condition; value of apparatus and supplies, \$9000; 2 buildings owned by department, value, \$1000; membership of department, 40, all volunteers; total expense in 1882, \$450; bell alarm; chief elected by company; water supply, river; 6 cisterns, supplied by steam pump from river.

**Petersburgh, Menard Co.,** population, 2332; no fire protection.

**Pittsfield, Pike Co.,** population, 2104; no fire protection.

**Plano, Kendall Co.,** population, 1782; no fire protection.

**Polo, Ogle Co.,** population, 1819; area, 2560 acres; fire limit, 1280 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 900 feet linen hose in good condition; value of department apparatus and supplies, \$2000; membership of department, 80, all volunteers; bell alarm; chief elected by members of department; water supply, direct pumping system; diameter of largest main, 6 inches; smallest, 3 inches; 6 hydrants.

**Pontiac, Livingston Co.,** population, 2242; 1 steam engine; 2 hose carriages; 1700 feet rubber hose in good condition; 1500 feet poor; water supply, river, 6 cisterns, 21,700 gallons capacity; fire department; 2 men paid full time; 18 part time; 3 horses.

**Princeton, Bureau Co.,** population, 3439; area, 1100 acres; fire limit, 20 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height; dwellings, wood, two stories; fire department consists of 2 chemical engines, 12 chemical hand extinguishers, 1 hook and ladder truck; 450 feet rubber hose, in good condition; value of apparatus and supplies, \$3500; 2 buildings owned by department, value,



## ILLINOIS.—Continued.

\$3000; membership of department, 60, all volunteer; total expense in 1882, \$125; bell alarm; chief appointed by council on recommendation of companies; water supply, wells and cisterns.

**Quincy**, Adams Co., population, 27,268; area, 3200 acres; fire limit, 1280 acres; causes of fires investigated; mercantile buildings, brick, three and four stories in height; dwellings, brick, two stories; fire department consists of 4 steam engines, 2 hand engines, 1 chemical engine, 1 hook and ladder truck, 6 hose carriages; Siamese couplings used; 3000 feet rubber hose in good condition; 2500 feet poor; 11 horses; value of apparatus and supplies, \$25,000; 7 buildings owned by department, value, \$65,000; membership of department, 90; full paid members, 10; part paid, 20; cost of maintaining department in 1882, \$19,500; telephone and telegraph alarm; 12 street boxes; chief elected by council; water supply, 1 reservoir, supplied by pump from Mississippi river; capacity, 3,000,000 gallons daily; gravity and direct pumping system; 33 cisterns; 14 miles street mains; diameter of largest, 16 inches; smallest, 6 inches; 80 hydrants; water pressure, 40 pounds; cost of maintaining water department in 1882, \$13,000.

**Red Bud**, Randolph Co., population, 1338; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 150 feet rubber hose in good condition; 200 feet poor; volunteer fire department, 31 men.

**Robinson**, Crawford Co., population, 1380; no fire protection.

**Rochelle**, Ogle Co., population, 1893; area, 400 acres; fire limit, 10 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, frame, two stories; fire department consists of 3 hose carriages; Siamese couplings used; 750 feet rubber hose, in good condition; 200 poor; 300 feet leather, good; value of apparatus and supplies, \$1800; 1 building owned by department, value, \$2000; 1 building rented at \$100 per year, value, \$300; membership of department, 30, all volunteers; bell alarm; chief elected by council; water supply, Holly system, springs; 7375 feet mains; diameter of largest, 8 inches; smallest, 6 inches; 24 hydrants; water pressure, 90 pounds; cost of maintaining water department in 1882, \$2500.

**Rockford**, Winnebago Co., population, 13,129; area, 4000 acres; fire limit, 50 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height; dwellings, brick and wood, two stories; fire department consists of 2 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 2500 feet rubber hose in good condition; 2000 poor; 6 horses; value of apparatus and supplies, \$15,000; 2 buildings belonging to fire department, value, \$10,000; membership of department, 18; full paid members, 8; part paid, 10; total expense of maintaining department in 1882, \$10,000; fire alarm telegraph; 15 street boxes; chief appointed by mayor; water supply, Holly system; 32 miles street mains; largest, 16 inches; smallest, 6 inches; 200 hydrants; pressure, 100 to 150 pounds; cost of maintaining water department in 1882, \$8000.

**Rock Island**, Rock Island Co., population, 11,659; 1 steam engine; 1 hook and ladder truck; 6 hose carriages; water-works, Holly system, 2,000,000 capacity; 14 miles of mains; 102 hydrants; 5000 feet rubber hose; volunteer fire department, 110 men.

**Roodhouse**, Greene Co., population, 3214; no fire protection.

**Roseville**, Warren Co., population, 1708; area, 640 acres; ordinance regulating sale and use of fire-works; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 hook and ladder truck; value of apparatus and supplies, \$1000; 1 building in use by department, value, \$200; membership of department, 25, all volunteers; bell

alarm; chief appointed by the board; water supply, wells.

**Rushville**, Schuyler Co., population, 1662; no fire protection.

**Salem**, Marion Co., population, 1327; no fire protection.

**Sandwich**, De Kalb Co., population, 2352; 1 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, 4 cisterns; 1200 feet good rubber hose; volunteer fire department, 20 men.

**Savannah**, Carroll Co., population, 1000; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet good rubber hose.

**Shawneetown**, Gallatin Co., population, 1851; brick and frame buildings; no fire protection.

**Shannon**, Carroll Co., population, 1193; 1 hook and ladder truck; 10 chemical extinguishers; volunteer fire department, 30 men.

**Shelbyville**, Shelby Co., population, 2939; 1 hook and ladder truck.

**South Chicago**, Cook Co., population, 1961; 1 chemical engine; 200 feet good rubber hose; volunteer fire department, 16 men.

**South Evanston**, Cook Co., population, 1517; area, 670 acres; no fire protection.

**Sparta**, Randolph Co., population, 1754; 1 hook and ladder truck.

**Springfield**, Sangamon Co., population, 19,743; area, 2560 acres; fire limit, 360 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three and four stories in height; dwellings, wood, two stories. Fire department consists of 2 steam engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 2 hose carriages; Siamese couplings used; 2400 feet rubber hose; 2400 feet cotton hose, in good condition; 12 horses; value of department apparatus and supplies, \$20,000; 2 buildings owned by department, value \$7000; membership of department, 19; full paid members, 11; part paid, 8; telephone alarm; chief appointed by city council; water supply, reservoir, supplied by pumping from river; capacity, 4,000,000 gallons daily; 2 cisterns, supplied from hydrants; 2 miles street mains and supply pipes; diameter of largest, 16 inches; smallest, 4 inches; 100 hydrants; water pressure, 40 pounds.

**Sterling**, Whiteside Co., population, 5087; area, 960 acres; fire limit, 60 blocks; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used, 600 feet rubber hose, 1000 feet cotton hose, in good condition; chief elected by council; water supply, 1 reservoir, supplied by engine; direct pumping system; 1 mile street mains and supply pipes; diameter of largest, 6 inches, smallest, 4 inches; 40 hydrants.

**Streator**, La Salle Co., population, 5157; 1 chemical engine; 1 hook and ladder truck; 200 feet good rubber hose; volunteer fire department, 75 men.

**St. Charles**, Kane Co., population, 1533; no fire protection.

**Sullivan**, Moultrie Co., population, 1305; no fire protection.

**Sycamore**, De Kalb Co., population, 3028; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 6 chemical hand extinguishers, 3 hose carriages; Siamese couplings used; 1500 feet rubber hose, in good condition; 400 feet poor; value of apparatus and supplies, \$20,000; 3 buildings owned by department, value \$3000; membership of department, 75, all volunteers; chief

elected by members of department; water supply, wells and direct pumping system, 1 mile of street mains and supply pipes; diameter of largest, 16 inches; smallest, 6 inches; 13 hydrants; water pressure, 125 pounds.

**Tamaroa**, Perry Co., population, 800; 2 chemical extinguishers; water supply, 25 cisterns, 3000 gallons each, capacity.

**Taylorville**, Christian Co., population, 2237; no fire protection.

**Tiskilwa**, Bureau Co., population, 753; 1 hand engine; 1 chemical extinguisher.

**Trenton**, Clinton Co., population, 1188; no fire protection.

**Tuscola**, Douglas Co., population, 1457; area, 640 acres, fire limit, 20 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood, one and two stories in height; wooden roofs permitted; dwellings, wood, one and two stories; fire department consists of 2 chemical engines; 300 feet rubber hose, in good condition; value of department apparatus, \$3000; 1 building belonging to department, value \$500; membership of department, 50, all volunteers; total expense for 1882, \$75; bell alarm; chief appointed by mayor and council; water supply, wells.

**Vandalia**, Fayette Co., population, 2056; area, 2 sq. miles; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, two and three stories high; wooden roofs permitted; dwellings, frame, one and two stories; fire department, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 100 feet good rubber hose; value of fire department apparatus and supplies, \$2,500; value of department buildings, \$1000; membership of department, 38, all volunteers; total expense for 1882, \$100; bell alarm; chief elected by city council; water supply, cisterns, supplied from buildings.

**Vermont**, Fulton Co., population, 1133; no fire protection.

**Virden**, Macoupin Co., population, 1608; area, 640 acres; fire limit, 4 blocks; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, frame, one and two stories; fire department, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; 400 feet rubber hose, in poor condition; value of apparatus and supplies, \$1700; 1 building belonging to fire department, value, \$300; membership of department, 75, all volunteers; expense for 1882, \$100; fire alarm, bells; chief elected by fire department; water supply, wells and streams.

**Virginia**, Cass Co., population, 1420; 1 hand engine; 1 chemical engine; 1 chemical extinguisher; 100 feet rubber hose in poor condition; water supply, 2 cisterns, 1800 gallons capacity each.

**Warren**, Jo Daviess Co., population, 1897, no fire protection.

**Warsaw**, Hancock Co., population, 3105; ordi-

nance regulating sale and use of fire-works; mercantile buildings brick, two and three stories in height, shingle roof permitted; dwellings frame, two stories; fire department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, Siamese couplings used; 600 feet of rubber hose, 400 feet leather in good condition; value of apparatus and supplies, \$2500; one building in use by department; membership of department, 75, all volunteers; total expense in 1882, \$200; bell alarm; chief elected by department and approved by city council; water supply, 4 cisterns supplied from roof of buildings.

**Washington**, Tazewell Co., population, 1397; no fire protection.

**Washington Heights**, Cook Co., population, 1305; no fire protection.

**Waterloo**, Monroe Co., population, 1802; 1 hand fire engine; 1 hose carriage; 600 feet rubber hose in good condition; volunteer fire department, 60 men.

**Watseka**, Iroquois Co., population, 1507; area, 980 acres; fire limit, 12 acres; no fire protection.

**Waukegan**, Lake Co., population, 4012; 1 steam engine; 1 hand engine; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; water supply, artesian well, capacity, 1,500,000 gallons; 1 reservoir; 1200 feet good rubber hose; 2 men paid full time, 75 volunteers.

**Waverly**, Morgan Co., population, 1124; no fire protection.

**West Belleville**, St. Clair Co., population, 2721; 1 hand engine; 1 hose carriage; 300 feet rubber hose in good condition; water supply, 3 cisterns, 48,000 gallons capacity; volunteer fire department, 25 men; 2 horses.

**Wheaton**, Du Page Co., population, 1160; 10 chemical extinguishers; water supply, 2 tanks.

**Whitehall**, Greene Co., population, 4145; 1 hook and ladder truck; volunteer fire department, 16 men.

**Wilmington**, Hill Co., population, 1872; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 300 feet, poor; water works, Holly system; 3833 feet of street mains; 12 hydrants; volunteer fire department, 45 men.

**Winchester**, Scott Co., population, 1626; 1 hand engine; 1 hook and ladder; 1 hose carriage.

**Woodstock**, M'Henry Co., population, 1475; area, 640 acres; ordinance regulating sale and use of fire-works; frame buildings, two and three stories in height; wooden roofs permitted; fire department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; value of apparatus and supplies, \$5000; 1 building owned by department, value, \$2000; membership of department, 75; all volunteers; bell alarm; chief elected by the company; water supply, wells and cisterns.

## INDIANA.

**Anderson**, Madison Co., population, 4126; 1 hand engine; 1 hook and ladder truck; 500 feet hose; no water-works.

**Angola**, Steuben Co., population, 1280; area, 640 acres; fire limit same; mercantile buildings, brick, two and three stories in height, shingle roofs permitted; dwellings, wood and brick, two stories; fire department consists of 8 chemical hand extinguishers; 1 hook and ladder truck; value of apparatus and supplies, \$1000; 1 building owned by department, value, \$2000; membership of department, 51, all volunteers; total expense of department in 1882, \$131; bell alarm; chief elected by the company; water supply, 100 cisterns, supplied from roof of buildings; capacity 50,000 gallons daily.

**Attica**, Fountain Co., population, 2150; area, 400 acres; fire limit 1 block, ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, height, two and three stories, wooden roofs permitted; dwellings, wood and brick, height, one and a half and two stories; fire department consists of 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in good condition; 200 feet, poor; no horses; value of department apparatus and supplies, \$1200; one building used by department, value, \$500; membership of department, 30, all volunteers; bell alarm; water supply, water-works, gravity pressure, 2 reservoirs, supplied by springs; reservoir capacity from 50,000 to 100,000 gallons daily; number of miles of street

INDIANA.—*Continued.*

mains and pipes, 4 to 5; diameter of largest, 8 inches, smallest, 2 inches. 12 hydrants; cost of maintaining water department in 1882, \$1500.

**Auburn**, DeKalb Co., population, 1542; flame and brick buildings; 1 hook and ladder truck.

**Aurora**, Dearborn Co., population, 4435; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height;  $\frac{1}{2}$  of city have metal roofs; dwellings, frame, one and a-half and two stories high; fire department consists of 1 steam engine; 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 1800 feet rubber hose in good condition; 200 feet rubber, poor; value of department apparatus, \$9000; 1 building used by department, owned by city, value, \$5000; membership of department, 60, all volunteers; total expense of department for 1882, \$300; bell alarm; chief elected by company; water supply, river and 10 cisterns.

**Bedford**, Lawrence Co., population, 2198; no fire protection.

**Bloomington**, Monroe Co., population, 2756; area, 640 acres; fire limit, 9 acres; ordinance regulating sale and use of fire-works; mercantile buildings, stone, brick and wood, two stories in height; shingle roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 steam engine; 2 hand engines; 10 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; 500 feet, poor; 300 feet leather hose in good condition; value of apparatus and supplies, \$6000; 2 buildings owned by department, 1 rented, value, \$500; membership of department, 65, part paid; total expense in 1882, \$500; bell alarm; chief elected by city council; water supply, streams, wells and 7 cisterns; capacity of cisterns, 10,800 gallons daily.

**Bluffton**, Wells Co., population, 2354; area, 640 acres; fire limit, 350 acres; chief investigates fires; mercantile buildings, brick, three stories in height, wooden roofs permitted; dwellings, frame, one and two stories; fire department consists of 2 chemical engines; 1 hook and ladder truck; 400 feet rubber hose in good condition; 50 feet, poor; value of department apparatus and supplies, \$2500; 1 building owned by department, value, \$3000; membership of department, 35, all volunteers; bell alarm; chief recommended by company; water supply, river and wells.

**Boonville**, Warwick Co., population, 1182; no fire protection.

**Bourbon**, Marshall Co., population, 1056; area, 160 acres; fire limit, 2 blocks; mercantile buildings, frame, two stories in height, shingle roofs permitted; dwellings, frame, one and two stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; Siamese couplings used; 300 feet rubber hose in good condition; value of department apparatus and supplies, \$800; 1 building owned by department, value, \$400; membership of department, 40, all volunteers; total expense in 1882, \$250; bell alarm; chief elected by town board; water supply, 2 cisterns, supplied by pump.

**Brazil**, Clay Co., population, 3441; mercantile buildings, brick, height, two and three stories; dwellings, stone, iron and brick, two and three stories; fire department consists of 1 hook and ladder truck; 3 hose carriages; 1000 feet cotton hose in good condition; membership of department, 33, all volunteers; telegraph alarm; water supply, water-works, pumping system; number of miles street mains, 4, diameter of smallest, 6 inches; 37 hydrants; pressure 120 pounds.

**Brookville**, Franklin Co., population, 1813; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet leather hose in good condition; 100

feet, poor; water supply, 2 rivers; paid fire department; 30 men full time, 5 part time.

**Cambridge City**, Wayne Co., population, 2370; area, 640 acres, fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories high, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine; 5 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages, 600 feet rubber hose in good condition; 500 feet, poor; 500 feet cotton hose, good; value of department apparatus, \$6000; 1 building owned by department, value, \$4000; membership of department, 20, all volunteers; bell alarm; chief elected by town trustees; water supply, wells.

**Cannelton**, Perry Co., population, 1834; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1200 feet good rubber hose; volunteer fire department, 100 men.

**Centreville**, Wayne Co., population, 875; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories in height, wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine; 1 hand engine; 2 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; 1500 feet rubber; 300 feet leather in poor condition; value of department apparatus and supplies, \$10,000; 1 building used by department, value, \$3000; membership of department, 20, all volunteers; total expense for 1882, \$300; chief elected by company; water supply, wells and cisterns; number of cisterns 10, capacity per day, 39,000 gallons.

**Charlestown**, Clark Co., population, 1103; no fire protection.

**Cochran**, Dearborn Co., population, 1024; no fire protection.

**Columbia City**, Whitley Co., population, 2244; area, 1440 acres; fire limit, same; causes of fires investigated; mercantile buildings, brick, height, two and three stories; wooden roofs permitted; dwellings, frame, one and two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings; 2000 feet rubber hose in good condition; value of department apparatus, \$10,000; 1 building owned by department, value, \$4000; membership of department, 70, all volunteers; total expense in 1882, \$650; bell alarm; chief elected by companies; water supply, 11 cisterns, supplied by pumping from river; capacity, 6350 barrels daily.

**Columbus**, Bartholemew Co., population, 4813; mercantile buildings, brick; two stories in height; shingle roofs permitted; dwellings, frame; one and two stories; fire department consists of 1 hook and ladder truck, 2 hose carriages; 2000 feet rubber hose in good condition, 500 poor; membership of department, 25; all volunteers; telephone alarm; chief elected by city council; water supply, Holly system, diameter of largest street main, 12 inches; smallest, 4 inches; 52 hydrants; water pressure, 90 pounds.

**Connersville**, Fayette Co., population, 3228; 1 hook and ladder truck; 3 hose carriages; 1500 feet leather hose in good condition; water supply, Holly system; 5 miles street mains and supply pipes; 40 hydrants; telephone; volunteer fire department, 49 men.

**Covington**, Fountain Co., population, 1920; 10 chemical extinguishers; water supply, river.

**Crawfordsville**, Montgomery Co., population, 5251; area, 960 acres; fire limit, 35 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick; three stories in height; dwellings, wood and brick; two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 1200 feet rubber hose in good condition; value of apparatus and supplies, \$4000; 4



buildings owned by department, value, \$10,000; membership of department, 100; all volunteers; bell and telephone alarm; chief elected by city council; water supply, 42 cisterns.

**Crown Point, Lake Co.,** population, 1708; area, 750 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood; two and three stories in height; shingle roofs permitted; dwellings, wood and brick; two stories; fire department consists of 1 hand engine, 3 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 400 feet rubber hose in good condition; value of apparatus and supplies, \$2000; membership of department, 40; two paid; bell alarm; chief elected by the company; water supply, 4 cisterns, supplied from roofs of buildings.

**Danville, Hendricks Co.,** population, 1598; no fire protection.

**Decatur, Adams Co.,** population, 1905; no fire protection.

**Delphi, Carroll Co.,** population, 2040; area, 640 acres; fire limit, 4 blocks; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood and brick, two to three stories in height; shingle roofs permitted; dwellings, wood, brick, and stone, one to two stories; fire department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 800 feet rubber hose in good condition, 600 poor; value of apparatus and supplies, \$2500; 1 building owned by department, value, \$2000; membership of department, 75, all volunteers; total expense in 1882, \$500; bell alarm; chief elected by common council; water supply, creek, canal, 5 cisterns, supplied from roofs of buildings; capacity, 25,000 barrels.

**Dublin, Wayne Co.,** population, 1070; no fire protection.

**Edinburgh, Johnson Co.,** population, 1814; area, 1 mile; mercantile buildings, brick, two stories high; wooden roofs permitted; dwellings, wood, one and a half stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 350 feet rubber hose in good condition; value of department apparatus, \$500; 1 building used by department, value, \$100, 1 building rented, annual rent, \$25; membership of department, 18, all volunteers; total expense for 1882, \$150; bell alarm; chief elected by company; water supply, wells; 2 double force pumps.

**Elkhart, Elkhart Co.,** population, 6953; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1800 feet rubber hose in good condition; 600 feet poor; 150 feet cotton, good; water supply, river; 2 men paid full time; 64 volunteers; 2 horses.

**Evansville, Vanderburgh Co.,** population, 29,280; area, 2560 acres; fire limit, 160 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick; height, four stories; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 1 chemical engine, 3 chemical hand extinguishers; 2 hook and ladder trucks; 10 hose carriages; 7000 feet rubber hose in good condition; 17 horses; value of apparatus and supplies, \$12,000; 9 buildings owned by department, value, \$30,000; membership of department, 65; full paid members, 20; part paid, 45; cost of maintaining department in 1882, \$38,000; Gamewell fire alarm; 25 street boxes; chief elected by city council; water supply, Holly system; 1 reservoir, supplied by pumping, capacity, 4,000,000 gallons daily; 68 cisterns, supplied from water-works; 30-miles street mains and supply pipes; diameter of largest, 24 inches; smallest, 4 inches; 170 hydrants, water pressure, 85 pounds; cost of maintaining water department in 1882, \$16,000.

**Frankfort, Clinton Co.,** population, 2803; fire limit, 48 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick; two stories in height; dwellings, wood; 1½ and two stories; fire

department consists of 1 chemical engine, 1 hook and ladder truck; 200 feet rubber hose in good condition; value of apparatus and supplies, \$2500; 1 building rented by department, at \$80 per year; membership of department, 29; all volunteers; total expense in 1882, \$200; bell alarm; chief elected by company and approved by council; water supply, wells; negotiating for water-works.

**Franklin, Johnson Co.,** population, 3116; ordinance regulating sale and use of fire-works; mercantile buildings, brick; height, two stories; wooden roofs permitted; dwellings, frame and brick; fire department consists of 3 hand engines, 1 chemical engine; ladders, hooks and hose for each engine; 200 feet rubber hose in good condition, 100, poor; value of apparatus and supplies, \$800; 2 buildings owned by department, value, \$200; one rented, at \$25 per year; membership of department, 58; all volunteers; total expense in 1882, \$300; bell alarm; chief elected by city council; water supply, wells and cisterns.

**Garrett, DeKalb Co.,** population, 1268; no fire protection.

**Goshen, Elkhart Co.,** population, 4123; area, 1500 acres; fire limit, 26 acres; ordinance regulating sale and use of fire-works; causes of fire investigated; mercantile buildings, brick; three stories in height; dwellings, brick and wood; two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 1200 feet rubber hose, 1025 feet leather in good condition; value of apparatus and supplies, \$4600; 3 buildings in use by department, value, \$700; 1 building rented, \$25 per annum; membership of department, 127; volunteers; cost of maintaining department in 1882, \$932; bell and steam whistle alarm; chief elected by firemen and approved by city council; water supply, wells, 1,500,000 gallons capacity per day; 9 cisterns, capacity, 150,000 gallons; direct pumping system; 10 miles street mains; diameter of largest, 12 inches; smallest, 6 inches; 46 hydrants; pressure, 120 pounds; cost of maintaining water department in 1882, \$3600.

**Greenburg, Decatur Co.,** population, 3138; area, 600 acres; fire limit, 400 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; height, two and three stories; dwellings, wood and brick, two stories; fire department consists of 1 steam engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1200 feet rubber hose, good condition; 600, poor; 600 feet leather hose, good condition; 200, poor; 3 horses; value of department apparatus, \$10,000; 1 building owned by department, value, \$4000; membership of department, 50; 2 paid; total expense in 1882, \$2000; bell alarm; chief elected by council; water supply, 20 cisterns; capacity, 100,000 gallons daily.

**Green Castle, Putnam Co.,** population, 3644; area, 2560 acres; fire limit, same; ordinance providing for investigating causes of fires; mercantile buildings, brick; height, two stories; dwellings, wood; one and one-half and two stories; fire department consists of 1 steam engine, 3 hose carriages; 1500 feet rubber hose in good condition; 1300 feet, poor; 3 horses; value of apparatus and supplies, \$1000; 2 buildings owned by department, value, \$1000; membership of department, 10; full paid members, 5; part paid, 5; telephone alarm; chief elected by council; water supply, 19 cisterns, filled by engine; capacity, 600 barrels daily.

**Greenfield, Hancock Co.,** population, 2013; no fire protection.

**Hartford City, Blackford Co.,** population, 1470; no fire protection.

**Hazleton, Gibson Co.,** population, 618; 1 hand engine; water supply, river; 150 feet rubber hose in poor condition.

**Huntington, Huntington Co.,** population, 3863; 1 steam engine; 1 hand engine; 5 chemical

## INDIANA.—Continued.

extinguishers; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose in good condition, 500 feet poor; water supply, 2 creeks, 2 cisterns, 2000 gallons capacity; 2 men paid full time; 158 volunteers.

**Indianapolis**, Marion Co., population, 75,056; area, 12,800 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three and four stories in height; wooden roofs permitted; dwellings, brick and wood, one and two stories; fire department consists of 8 steam engines, 10 chemical hand extinguishers, 2 hook and ladder trucks, 11 hose carriages; 9000 feet rubber hose in good condition; 36 horses; membership of department, 74, full paid; cost of maintaining department in 1882, \$75,000; Gamewell fire alarm telegraph; 108 street boxes; chief elected by council; water supply, Holly system; cisterns, 602 hydrants; expense of maintaining water department in 1882, \$38,000.

**Jaspas**, Dubois Co., population, 1040; no fire protection.

**Jeffersonville**, Clark Co., population, 9357; 2 steam engines; 2 hand engines; 50 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 4 steam pumps; 1400 feet rubber hose in good condition; 800 feet poor; water supply, river; 30 cisterns, 1,000,000 gallons capacity, paid fire department; 4 men paid full time; 12 part time; 3 horses.

**Kendallville**, Noble Co., population, 2373; 1 hook and ladder truck; 600 feet hose; volunteer fire department, 28 men.

**Knightstown**, Henry Co., population, 1670; 1 hook and ladder truck.

**Kokomo**, Howard Co., population, 4042; area, 1000 acres; fire limit, 100 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, frame, 1½ stories; fire department consists of 2 steam engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition, 500 poor; value of apparatus and supplies, \$4000; annual rent of buildings in use by department, \$480; value, \$5000; membership of department, 70, part paid; total expense of department in 1882, \$1400; telephone and bell alarm; chief elected by department and confirmed by council; water supply, river; 2 creeks; 3 cisterns, filled by steamer; total capacity, 112,000 gallons.

**Lafayette**, Tippecanoe Co., population, 14,860; 1 steam engine; 1 hook and ladder truck; 4 hose carriages; water-works, gravity pressure; 1 reservoir; 5,000,000 gallons capacity; 225 feet elevation; 9 miles of mains; 173 hydrants; 31 cisterns; 3500 feet good rubber hose; 800 feet poor rubber; fire alarm telegraph, 26 street boxes; 10 men paid full time; 6 men paid part time; 8 horses.

**La Grange**, La Grange Co., population, 1367; no fire protection.

**La Porte**, La Porte Co., population, 6195; 4 chemical extinguishers; 1 hook and ladder truck; 5 hose carriages; water-works, Holly system, 2,000,000 gallons capacity; 8 miles of mains; 96 hydrants; 2000 feet good rubber hose; volunteer fire department, 178 men.

**Lebanon**, Boone Co., population, 2625; area, 1000 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and stone, height, one and two stories; wooden roofs permitted; dwellings, frame, one and two stories; fire department consists of 1 hand engine, 50 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose, good condition; 300 poor; value of department apparatus and supplies, \$3000; membership of department, 27, all volun-

teer; total expense in 1882, \$300; bell alarm; chief elected by company; water supply, wells and cisterns.

**Liberty**, Union Co., population, 1096; no fire protection.

**Ligonier**, Noble Co., population, 2010; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 1 hook and ladder truck; membership of department, 20, all volunteers.

**Logansport**, Cass Co., population, 11,198; area, 2400 acres; fire limit, 300 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, three stories, wooden roofs permitted; dwellings, frame and brick, two stories; fire department consists of 2 steam engines; 2 chemical hand extinguishers; 2 hook and ladder trucks; 5 hose carriages; factories have their own apparatus; 400 feet rubber hose in good condition; 2000 feet poor; 3500 feet cotton good; 300 feet poor; 8 horses; value of department apparatus and supplies, \$13,200; three buildings owned by department, value \$6500; membership of department, 21; full paid members, 7; part paid, 14; cost of maintaining department in 1882, \$8000; telegraph and telephone alarm; 19 street boxes; chief elected by city council; water supply, direct pumping from Eel river; number of miles of street mains, 8; diameter of largest, 20 inches; smallest, 4 inches; 90 hydrants; pressure, 100 pounds; cost of maintaining water department in 1882, \$2700.

**Madison**, Jefferson Co., population, 8945; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings brick, two stories; fire department consists of 3 steam engines; 3 hook and ladder trucks; 7 hose carriages; 9 horses in use; four buildings owned by city; bell alarm; water supply, 3 reservoirs; 18 cisterns; diameter of largest main, 12 inches; smallest, 4 inches; 107 hydrants; pressure, 50 pounds.

**Marion**, Grant Co., population, 3182; 2 hook and ladder trucks; 3 hose carriages; water works, direct pressure; 1,500,000 gallons capacity; 5 miles of mains; 50 hydrants; 1200 feet good rubber hose; volunteer fire department, 72 men.

**Martinsville**, Morgan Co., population, 1943; no fire protection.

**Michigan City**, La Porte Co., population, 7366; 1 hand engine; 4 hose carriages; water supply, 15 cisterns; 3000 feet good rubber hose; volunteer fire department, 200 men.

**Mishawaka**, St. Joseph Co., population, 2640; area, 960 acres; fire limit, 4 blocks; mercantile buildings, brick, height two and three stories; dwellings, frame and brick, one and two stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 600 feet rubber hose in good condition; 300 feet, poor; 400 feet leather, good; value of department apparatus and supplies, \$2700; one building used by department; membership of department, 50; all volunteers; bell alarm; chief elected by board of trustees; water supply, water-works; direct pumping and Holly system; 1 mile street mains; diameter of largest, 6 inches; smallest, 4 inches; 24 hydrants; cost of maintaining water department in 1882, \$350.

**Mitchell**, Lawrence Co., population, 1430; no fire protection.

**Mount Vernon**, Posey Co., population, 3730; area, 700 acres; mercantile buildings, brick, height, three stories, wooden roofs permitted; dwellings, brick, two stories; fire department consists of 1 hand engine; 2 hose carriages; 400 feet rubber hose in good condition; 300 feet poor; 500 feet cotton hose, good; value of department apparatus, \$2550; 1 building owned by department, value \$4000; one rented, annual rent, \$72; membership of department, 40, all volunteers; total expense in 1882, \$100;



bell alarm; chief elected by department and confirmed by council; water supply, 6 cisterns, supplied by pumps from river; capacity, 300 barrels daily.

**Muncie**, Delaware Co., population, 5219; area, 2000 acres; ordinance regulating sale and use of fire-works; chief investigates causes of fires; mercantile buildings, brick, height, two and three stories; dwellings, frame, one and two stories; fire department consists of 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 900 feet rubber hose; 800 feet cotton in good condition; 5 horses; value of department apparatus and supplies, \$12,000; one building owned by department, value, \$8500; membership of department, 36; full paid members, 3; part paid, 33; total expense in 1882, \$3580; telegraph and telephone alarm; 22 street boxes; chief elected by council; water supply, cisterns and river; number of cisterns, 18, supplied by engines; capacity 1000 barrels daily.

**New Albany**, Floyd Co., population, 16,423; 3 steam engines; 1 hook and ladder truck; 4 hose carriages; 3000 feet rubber hose in good condition; 1000 feet poor; water-works, gravity pressure; 3 reservoirs, 2,000,000 gallons capacity; 16 miles of street mains and supply pipes; 145 hydrants; paid fire department; 10 men paid full time, 13 men part time; 6 horses.

**Newburgh**, Warrick Co., population, 1282; no fire protection.

**New Castle**, Henry Co., population, 2299; 1 hook and ladder truck; water supply, 1 cistern; 300 feet good hose; volunteer fire department, 26 men.

**New Haven**, Allen Co., population, 858; ordinance regulating sale and use of fire-works; frame dwellings, one and one a-half stories in height; fire department consists of 1 hand engine; 1 hose carriage; 1400 feet rubber hose in good condition; 100 feet, poor; value of department apparatus and supplies, \$2000; 1 building owned by department, value, \$500; membership of department, 40, all volunteers; bell alarm; chief elected by town council; water supply, 2 wells.

**Noblesville**, Hamilton Co., population, 2221; 1 hook and ladder truck; volunteer fire department, 30 men.

**North Manchester**, Wabash Co., population, 1585; 1 chemical extinguisher.

**North Vernon**, Jennings Co., population, 1842; no fire protection.

**Oldenburg**, Franklin Co., population, 673; area, 160 acres; fire limit same; causes of fires investigated; mercantile buildings, brick, two to four stories in height, wooden roofs permitted; dwellings, brick, two stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in good condition; 100 feet, poor; 200 feet leather hose, good; value of apparatus and supplies, \$1500; value of department buildings, \$3000; membership of department, 86, all volunteers; total expense in 1882, \$200; bell alarm; chief elected by members of department; water supply, 4 cisterns, filled from stream; capacity, 120,000 gallons daily.

**Peru**, Miami Co., population, 5280; area, 2000 acres; fire limit, 1500 acres; chief investigates fires; mercantile buildings, brick, three stories high; dwellings, frame, two stories; fire department consists of 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; value of apparatus and supplies, \$7000; 1 building owned by department, value, \$1500; 1 building rented at \$60 per year; membership of department, 50, all volunteers; cost of maintaining department in 1882, \$250; fire alarm, telegraph; 7 street boxes; chief elected by common council; water supply, water-works, 1,500,000 gallons per day; 1 reservoir, capacity, 2500,000 gallons daily; diameter of largest main, 12 1/4 inches, small-

est, 6 inches; 109 hydrants; pressure 120 pounds; cost of maintaining water department in 1882, \$3,300.

**Petersburgh**, Pike Co., population, 1193; no fire protection.

**Pierceton**, Kosciusko Co., population, 1084; 1 hand engine; 10 chemical extinguishers; 1 hose carriage; 400 feet rubber hose in good condition; 100 feet rubber, poor; water supply, 2 cisterns, 25,600 gallons capacity; volunteer fire department, 50 men.

**Plymouth**, Marshall Co., population, 2570; area, 700 acres; fire limit 100 acres; ordinance regulating sale and use of fire-works; chief investigates causes of fires; mercantile buildings, brick, two stories in height; dwellings, wood, one story; fire department consists of 1 hand engine; 2 chemical hand extinguishers; 2 hook and ladder trucks; 2 hose carriages; Siamese couplings used; 800 feet rubber hose in good condition; 200 feet, poor; 250 feet cotton, good; value of apparatus and supplies, \$6000; 1 building owned by department, value, \$4500; membership of department, 120, all volunteers; cost of maintaining department in 1882, \$300; bell alarm; chief elected by department and confirmed by city council; water supply, 12 cisterns, supplied from wells; capacity 9000 gallons daily.

**Portland**, Jay Co., population, 1694; no fire protection.

**Princeton**, Gibson Co., population, 2566; 1 hook and ladder truck; volunteer fire department, 35 men.

**Richmond**, Wayne Co., population, 12,742; area, 640 acres; fire limit, 100 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; three and four stories high; shingle roofs permitted; dwellings, frame; two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1800 feet rubber hose in good condition; 1000, poor; 8 horses; value of apparatus and supplies, \$25,000; 2 buildings owned by department, value, \$8000; membership of department, 23; full paid members, 10; part paid, 13; total expense in 1882, \$12,322; fire alarm, telegraph; 28 street boxes; chief elected by council; water supply, 50 cisterns, filled from wells; capacity, 800,000 gallons daily.

**Rochester**, Fulton Co., population, 1869; area, 1000 acres; fire limit, same; frame and brick buildings; no fire protection.

**Rockport**, Spencer Co., population, 2382; no fire protection.

**Rockville**, Parke Co., population, 1684; area, 1200 acres; causes of fires investigated; mercantile buildings, brick and stone; height, one to three stories; wooden roofs permitted; dwellings, brick, wood and stone; one story; no fire department; 1 hand engine; 12 chemical hand extinguishers; 1 hose carriage; 400 feet rubber hose in poor condition; bell alarm; water supply, wells.

**Rushville**, Rush Co., population, 2515; 1 hook and ladder truck, 1 steam engine, 2 hose carriages; water supply, wells and cisterns.

**Salem**, Washington Co., population, 1615; 1 steam engine; 1 chemical engine; 1 hose carriage; water supply, creek and cisterns; 1000 feet good hose; volunteer fire department, 60 men.

**Seymour**, Jackson Co., population, 4250; area, 800 acres; fire limit, 200 acres; mercantile buildings, brick, two and three stories; dwellings, wood, one and two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 800 feet cotton hose in good condition; 750 feet rubber, poor condition; value of apparatus and supplies, \$3500; 2 buildings owned by department, value, \$3000; membership of department, 85; 4 paid; total expense in 1882, \$445; bell and telephone alarm; chief elected by city council; water supply, 23 wells; capacity, 2000 gallons daily.

## INDIANA.—Continued.

**Shelbyville**, Shelby Co., population, 3745; area, 550 acres; fire limit, 40 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick; two stories; shingle roofs permitted; dwellings, wood; one story; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; 3 horses (hired); value of apparatus and supplies, \$7000; 1 building in use by department, value, \$4000; membership of department, 30; all volunteers; total expense in 1882, \$800; bell alarm; chief elected by city council; water supply, wells.

**South Bend**, Saint Joseph Co., population, 13,280; area, 2575 acres; ordinance providing for investigating causes of fires; mercantile buildings, mostly brick; height, three stories; wooden roofs permitted; dwellings, brick and frame; height, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 7 hose carriages; 3000 feet rubber hose; 1000 feet leather hose in good condition; 500 feet rubber, poor; value of department apparatus and supplies, \$5150; number of buildings used by department, 7, value, \$5800; membership of department, 215, all volunteers; cost of maintaining department in 1882, \$6000; Gamewell fire alarm; 10 street boxes; chief elected by members of department; water supply, stand pipe system, 3 reservoirs; capacity, 3,000,000 gallons daily; number of miles street mains, 20; diameter of largest, 20 inches; smallest, 6 inches; 300 hydrants, pressure, 100 pounds; cost of maintaining water department in 1882, \$4000.

**Spencer**, Owen Co., population, 1655; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, cisterns; 550 feet good rubber hose; volunteer fire department, 35 men.

**Sullivan**, Sullivan Co., population, 2161; no fire protection.

**Tell City**, Perry Co., population 2112; area, 355 acres; fire limit, same; mercantile buildings, brick; one and one-half stories in height; shingle roofs permitted; dwellings, wood and brick; one and one-half stories; fire department consists of 3 hand engines, hook and ladder truck, 2 hose carriages; 800 feet rubber hose, 200 feet linen hose, good condition; 600 feet rubber, poor; value of apparatus and supplies, \$1000 value of building in use by department, \$400; membership of department, 72; part paid; total expense in 1882, \$500; bell alarm; chief elected by town board; water supply, 18 cisterns, supplied by gutters; capacity, 100,000 gallons daily.

**Terre Haute**, Vigo Co., population, 26,042; area, 2500 acres; fire limit, 247 acres; mercantile buildings, brick and stone, three stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 4000 feet rubber hose in good condition, 1000 feet poor; 10 horses; value of department apparatus and supplies, \$13,300; 3 buildings owned by department, value, \$10,000; 1 rented at \$250 per year, value, \$5000; membership of department, 28; full paid, 13; part paid, 6; cost of maintaining department in 1882, \$13,204; Gamewell fire alarm system; 28 street boxes; chief elected by city council; water supply, water-works, direct pumping system; 42 cisterns, supplied from roofs of buildings; capacity, 970,000 gallons daily; 20 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 339 hydrants, pressure, 95 pounds; cost of maintaining water department in 1882, \$13,560.

**Thorntown**, Boone Co., population, 1515; no fire protection.

**Tipton**, Tipton Co., population, 1250; no fire protection.

**Union City**, Randolph Co., population, 2478; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings; 1 hook and ladder truck; water supply, wells and water-works.

**Valparaiso**, Porter Co., population, 4461; area, 497 acres; fire limit, 34 acres; sale and use of fire-works and fire-crackers prohibited; causes of fires investigated; mercantile buildings, brick and frame, two and three stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage; Normal School has its own fire department, consisting of hand engine, hook and ladder truck, and hose; 1000 feet rubber hose in good condition, 250 poor; value of department apparatus and supplies, \$4500; 1 building owned by department, value, \$4000; membership of department, 100, all volunteers; total expense in 1882, \$433; chief elected by common council; water supply, 4 cisterns; water-works in contemplation.

**Vevay**, Switzerland Co., population, 1884; frame and brick buildings; no fire protection.

**Vincennes**, Knox Co., population, 7680; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, wood, one story; fire department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1500 feet rubber hose in good condition; in poor condition, 500 feet rubber, 300 cotton, 400 linen; 4 horses; value of apparatus and supplies, \$9000; 2 buildings owned by department, value, \$5000; membership of department, 23, 2 paid; total expense in 1882, \$3100; telephone and bell alarm; chief elected by council; water supply, wells and cisterns.

**Wabash**, Wabash Co., population 3800; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, canal and cisterns; 1100 feet good rubber hose; volunteer fire department, 75 men.

**Warsaw**, Kosciusko Co., population, 3123; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height; dwellings, wood and brick, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 hook and ladder trucks, 2 hose carriages; Siamese couplings used; 1500 feet rubber hose in good condition; value of apparatus and supplies, \$4000; 1 building owned by department, value, \$2000; membership of department, 250, all volunteers; bell alarm; chief recommended by company, and elected by council; water supply, 8 cisterns, filled from wells; capacity, 12,800 gallons daily.

**Washington**, Daviess Co., population, 4323; area, 1920 acres; fire limit, 320 acres; mercantile buildings, brick and iron, three stories in height; no building law; dwellings, frame, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 100 feet rubber hose in good condition, 200 poor; 150 feet leather hose in poor condition; value of apparatus and supplies, \$550; 1 building in use by department, annual rent, \$125; membership of department, 100, all volunteers; total expense in 1882, \$500; bell alarm; chief elected by council; water supply, 7 cisterns, supplied from roofs of buildings.

**Waterloo**, De Kalb Co., population, 1376; 1 hand engine; 1 hose carriage; water supply, 5 cisterns, 7480 gallons capacity; 300 feet rubber hose in good condition; 300 feet leather, good; volunteer fire department, 45 men.

**Winchester**, Randolph Co., population, 1958; no fire protection.

**Worthington**, Greene Co., population, 1185; no fire protection.

## IOWA.

**Ackley**, Hardin Co., population, 1517; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; water supply, 1 cistern, 1000 gallons capacity; 200 feet street mains and supply pipes; 1 hydrant; volunteer fire department, 100 men.

**Afton**, Union Co., population, 1231; brick and frame buildings, shingle roofs; no fire department; 1 hand engine; 3 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; 200 feet, poor; value of department apparatus, \$500; bell alarm; water supply, cisterns, wells and reservoirs.

**Albia**, Monroe Co., population, 2435; no fire protection.

**Anamosa**, Jones Co., population, 2083; area, 640 acres; fire limit, 200 acres; mercantile buildings, brick, two and three stories in height; dwellings, wood, two stories; fire department consists of 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; value of apparatus and supplies, \$2500; 1 building owned by department, value, \$600; membership of department, 90, all volunteers; cost of maintaining department in 1882, \$200; bell alarm; chief elected by the company; water supply, 1 reservoir, supplied by steam pump; 2 miles street mains and supply pipes; diameter of largest, 8 inches, smallest, 4 inches; 8 hydrants; water pressure, 75 pounds; cost of maintaining water department in 1882, \$1100.

**Atlantic**, Cass Co., population, 3662; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 1 chemical engine; 4 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 2000 feet cotton hose in good condition; value of apparatus and supplies, \$5000; 2 buildings owned by department, value, \$1500; membership of department, 80, all volunteers; total expense in 1882, \$3000; electric alarm; chief elected by members of department; water supply, Holly water works; 5 miles street mains, diameter of largest, 16 inches, smallest, 4 inches, 60 hydrants; water pressure, 120 pounds.

**Belle Plaine**, Benton Co., population, 1689; area, 510 acres; fire limit, 2 acres; ordinance regulating sale and use of fire-works; mercantile buildings, principally brick, height, two stories; dwellings, frame, one and a-half stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet of good rubber hose; value of department apparatus and supplies, \$1800; 1 building owned by department, value, \$400; membership of department, 83, all volunteers; total expense in 1882, \$100; bell and whistle alarm; chief elected by council; water supply, wells.

**Bellevue**, Jackson Co., population, 1581; area, 640 acres; mercantile buildings, wood and brick, height, two stories; wooden roofs permitted; dwellings, wood, brick and stone; fire department consists of 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; quantity of serviceable hose, 400 feet rubber; 600 feet cotton; 200 feet linen, in poor condition; 400 feet leather; value of apparatus and supplies, \$3500; 1 building owned by department, value, \$2500; membership of department, 60, part paid members, 30; total expense in 1882, \$250; bell alarm; chief appointed by council; water supply, 4 cisterns, supplied from roofs of buildings; capacity, 600 barrels daily; river and wells.

**Bloomfield**, Davis Co., population, 1531; 1 hook and ladder truck; water supply, cisterns; volunteer fire department, 30 men.

**Boone**, Boone Co., population, 3330; area, 640 acres; fire limit, 11 acres; ordinance regulating sale

and use of fire-works; mercantile buildings, brick, height, two stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine; 4 chemical hand extinguishers; 2 hook and ladder trucks; 2 hose carriages; 300 feet rubber hose in good condition; 200 feet, poor; 800 feet cotton, good; value of department apparatus and supplies, \$1975; 2 buildings owned by department, value, \$8000; membership of department, 107, all volunteers; total expense in 1882, \$187; bell alarm; chief nominated by fire department and elected by city council; water supply, wells and cisterns.

**Boonesborough**, Boone Co., population, 1438; no fire protection.

**Burlington**, Des Moines Co., population, 19,540; area, 6400 acres; fire limit, 1600 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, wood, and stone; height, one to six stories; shingle roofs permitted; dwellings, wood and brick, one to three stories; fire department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; 2000 feet rubber hose in good condition; 600 poor; 1500 feet cotton hose, good; 200 poor; 400 feet linen, poor; 8 horses; value of apparatus and supplies, \$15,000; value of building owned by department, \$3000; one rented at \$100 per year; membership of department, 18; full paid members, 9; part paid, 9; cost of maintaining department in 1882, \$10,700; telephone alarm; chief elected by council; water supply, direct pressure, Holly system; capacity, 3,000,000 gallons daily; Mississippi river; 19 miles street mains; diameter of largest, 24 inches; smallest, 4 inches; 209 hydrants; water pressure, 88 pounds; cost of maintaining water department in 1882, \$9000.

**Cascade**, Dubuque Co., population, 1231; no fire protection.

**Cedar Falls**, Black Hawk Co., population, 3020; area, 1440 acres; fire limit, 140 acres; mercantile buildings, brick; three stories; dwellings, wood; two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; value of apparatus and supplies, \$5000; 1 building owned by department, value, \$400; membership of department, 41; 3 paid; total expense in 1882, \$525; bell alarm; chief elected by members of department; water supply, 2 reservoirs, supplied by pump from river; capacity, 4800 gallons daily.

**Cedar Rapids**, Linn Co., population, 10,104; 1 steam engine; 3 hook and ladder trucks; 8 hose carriages; 4500 feet rubber hose in good condition; 350 feet linen, good; water-works, direct pressure, Holly system; 10 miles of street mains and supply pipes; 80 hydrants; fire alarm telegraph; 10 street boxes; volunteer fire department; 1 man paid full time; 2 horses.

**Centreville**, Appanoose Co., population, 2475; area, 1920 acres; fire limit, 2000 square feet; ordinance regulating sale and use of fire-works; frame buildings; two stories in height; shingle roofs; fire department consists of 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 500 feet cotton hose in good condition; 150 feet leather hose, good, 350 poor; value of apparatus and supplies, \$2000; membership of department, 51; all volunteers; bell alarm; total expense in 1882, \$580; chief elected by companies and appointed by council; water supply, 4 cisterns, supplied by pipes from buildings.

**Chariton**, Lucas Co., population, 2977; 1 steam engine; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1200 feet rubber hose in good condition; 300 feet poor; water supply, 2 cisterns, 600 barrels each, capacity; volunteer fire department; 1 man paid part time; 60 volunteers.



## IOWA.—Continued.

**Charles City**, Floyd Co., population, 2421; area, 640 acres; mercantile buildings, wood and stone; height, two stories; wooden roofs permitted; dwellings, wood; two stories; fire department consists of 1 chemical engine, 1 hook and ladder truck; value of apparatus and supplies, \$12,000; 1 building in use by department, value, \$300; membership of department, 26; all volunteers; total expense in 1882, \$150; bell alarm.

**Clarinda**, Page Co., population, 2011; 1 chemical engine; water supply, wells; 300 feet good rubber hose; volunteer fire department, 30 men.

**Clinton**, Clinton Co., population, 9052; 1 steam engine; 5 hose carriages; water-works, direct pressure, river; 1 cistern; 7 miles of mains; 100 hydrants; 2400 feet good linen hose; 1000 feet poor; volunteer fire department, 44 men.

**Council Bluffs**, Pottawattamie Co., population, 18,063; area, 3840 acres; fire limit, 360 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick; two to four stories; dwellings, brick and frame; one and two stories; fire department consists of 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 2700 feet rubber hose in good condition, 500 poor; 7 horses; value of apparatus and supplies, \$35,000; 3 buildings owned by department, value, \$10,000; membership of department, 23; full paid members, 8; part paid, 15; total expense in 1882, \$12,125; fire alarm telegraph, 21 street boxes; chief elected by city council; water supply, 8 cisterns, filled from creek, capacity, 1000 gallons daily; water-works in construction; 22 miles street mains and supply pipes; diameter of largest, 38 inches; smallest, 6 inches; 200 hydrants; water pressure at hydrants, 100 pounds.

**Cresco**, Howard Co., population, 1875; no fire protection.

**Creston**, Union Co., population, 5081; area, 2560 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and frame; height, two to four stories; wooden roofs permitted; dwellings, frame; one to three stories; fire department consists of 1 chemical engine; 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 1500 feet rubber hose in good condition; 3 horses; 3 buildings used by department; membership of department, 66; 2 paid; bell alarm; water supply, reservoir.

**Davenport**, Scott Co., population, 21,831; ordinance regulating sale and use of fire-works; causes of fires investigated in fire limit; mercantile buildings, mostly brick; from two to four stories in height; wooden roofs permitted; dwellings, frame; two stories; fire department consists of 2 steam engines, 2 hook and ladder trucks, 7 hose carriages; Siamese couplings used; quantity of serviceable hose, 1500 feet rubber, 3000 feet cotton, (600 feet new cotton hose, not in use); in poor condition, 1000 feet rubber; 9 horses; value of department apparatus and supplies, \$30,000; eight buildings owned by fire department; membership of department, 112; 12 full paid; 100 volunteers; cost of maintaining department in 1882, \$13,560; Gamewell fire alarm, 24 street boxes; chief elected by council; water supply, gravity pressure; river; 22 miles of street mains; diameter of largest, 18 inches; smallest, 4 inches; number of hydrants, 240; pressure from 80 to 120 pounds; cost of maintaining water department for year 1882, \$18,000.

**Decorah**, Winneshek Co., population, 2901; area, 400 acres; fire limit, 200 acres; ordinance regulating sale and use of fire-works; chief and fire warden investigate causes of fires; mercantile buildings, brick and stone; two stories in height; dwellings, brick and frame, two stories; fire department consists of 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose in good condition; value of apparatus and supplies, \$3000; 2 buildings

in use by department; membership of department, 83, all volunteers; cost of maintaining department in 1882, \$150; bell alarm; chief elected by members of department and approved by council, water-works, direct pressure; 1 reservoir, supplied by engine, capacity, 500,000; 2½ miles street mains; diameter of largest, 6 inches; smallest, 4 inches; 15 hydrants; cost of maintaining water department in 1882, \$1000.

**Des Moines**, Polk Co., population, 22,408; area, 5120 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; two to four stories in height; dwellings, wood and brick; one and one-half to two stories; fire department consists of 1 steam engine, 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck; 5 hose carriages; 2500 feet rubber hose; 2000 cotton hose in good condition; 8 horses; 2 buildings owned by department, value, \$50,000; membership of department, 16; full paid; total expense in 1882, \$13,000; telephone alarm; chief elected by city council; water supply, Holly system; 20 miles street mains and supply pipes; diameter of largest, 8 inches; smallest, 4 inches; 190 hydrants; water pressure, 40 to 80 pounds.

**DeWitt**, Clinton Co., population, 1608; area, 560 acres; ordinance providing for investigating causes of fires; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine, 12 chemical hand extinguishers; 600 feet rubber hose in good condition, 500 poor; 50 feet leather, good; value of apparatus and supplies, \$1000; 1 building in use by department, owned by city; membership of department, 40, all volunteers; bell alarm; chief elected by department; water supply, well and 2 cisterns; capacity of each per day, 20,000 gallons.

**Dubuque**, Dubuque Co., population, 22,254; area, 7680 acres; fire limit, 3200 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, four stories in height; wooden roofs permitted; dwellings, brick and wood, two and a half stories; fire department consists of 3 steam engines, 3 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; Siamese couplings used; 4000 feet rubber hose in good condition, 1000 poor; 4 horses; value of apparatus and supplies, \$25,000; value of department buildings, \$10,000; membership of department, 41; full paid members, 4; part paid, 37; total expense in 1882, \$9000; telephone and telegraph alarm; 17 street boxes; chief elected by city council; water supply, gravity pressure, 2 reservoirs, supplied from spring; capacity, 1,806,700 gallons daily; 13 miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 121 hydrants, water pressure, 44 pounds.

**Dyerville**, Dubuque Co., population, 975; frame buildings; fire department consists of 1 hook and ladder truck; membership of department, 25, all volunteers; bell alarm; water supply, stream.

**Eldora**, Hardin Co., population, 1584; area, 1100 acres; frame and brick buildings; no fire protection or water supply.

**Fairfield**, Jefferson Co., population, 3086; no fire protection.

**Fort Dodge**, Webster Co., population, 3586; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 150 feet rubber hose in good condition; water supply, wells and two cisterns, 1500 barrels capacity; volunteer fire department, 30 men.

**Fort Madison**, Lee Co., population, 4679; area, 1280 acres; fire limit, 640 acres; mercantile buildings, brick, two stories, wooden roofs permitted; dwellings, brick, two stories; fire department consists of 1 steam engine; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 600 feet rubber hose in good condition; 150 feet, poor; 750 feet cotton, good; 2 horses; value of apparatus and supplies, \$9600; one building owned by

department, value, \$2000; membership of department, 45, part paid; total expense in 1882, \$660; bell alarm; chief elected by company and approved by council; water supply, river and 4 cisterns; capacity of cisterns, 2800 gallons daily.

**Fort Wayne, Allen Co.,** population, 26,680; area of fire limit, 250 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two to four stories in height, slate and shingle roofs; dwellings, brick, two and three stories; fire department consists of 4 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 2500 feet rubber hose in good condition; 1500 feet, poor; 2500 feet cotton, good; 12 horses; value of apparatus and supplies, \$40,000; value of department buildings, \$20,000; membership of department, 75; full paid members, 12; part paid, 16; cost of maintaining department in 1882, \$11,352; fire alarm telegraph; 32 street boxes; chief elected by council; water supply, 1 reservoir; direct pressure; capacity, 3,000,000 gallons daily; 42 cisterns, supplied from hydrants, capacity, 33,600 barrels daily; 28 miles street mains and supply pipes; diameter of largest, 24 inches; smallest, four inches; 219 hydrants; water pressure, 90 to 100 pounds; cost of maintaining water department in 1882, \$9000.

**Glenwood, Mills Co.,** population, 1793; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, one and two stories in height; dwellings, wood, one and two stories; fire department consists of 1 hook and ladder truck; 1 hose carriage; 150 feet rubber hose in good condition; 150 feet poor; 300 feet linen hose in good condition; value of apparatus and supplies, \$1000; one building in use by department, value, \$2000; membership of department, 31, all volunteers; bell alarm; chief elected by council; water supply, 2 cisterns, supplied from roofs of buildings.

**Grinnell, Poweshiek Co.,** population, 2415; 1 hook and ladder truck; water supply, wells; volunteer fire department, 35 men.

**Guttenberg, Clayton Co.,** population, 1076; area, 640 acres; fire limit, same; sale and use of fire-crackers prohibited; mercantile buildings, brick and stone, height two stories, wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine; 1 chemical extinguisher; 1 hose carriage; 200 feet rubber hose in good condition; value of department apparatus and supplies, \$1400; 1 building owned by department, value, \$150; membership of department, 16, all volunteers; total expense in 1882, \$20; bell alarm; water supply, river.

**Hamburgh, Freeman Co.,** population, 2036; no fire protection.

**Hampton, Franklin Co.,** population, 1598; no fire protection.

**Independence, Buchanan Co.,** population, 3128; area, 1350 acres; fire limit, 176 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories high, shingle roofs permitted; dwellings, wood, one and a half and two stories; fire department consists of 1 steam engine; 1 hand engine; 1 chemical hand extinguisher; 1 hook and ladder truck; 3 hose carriages; Siamese couplings in use; 2600 feet rubber hose in good condition; 150 feet rubber in poor condition; 150 feet cotton, good; value of department apparatus and supplies, \$10,000; one building owned by department, value, \$12,000; membership of department, 125, all volunteers; total expense for 1882, \$1476; bell alarm; chief appointed by council; water supply, 6 cisterns, supplied by river, capacity, 500 barrels daily.

**Indianola, Warren Co.,** population, 2146; no fire protection.

**Iowa City, Johnson Co.,** population, 7123; area, 1280 acres; fire limit, 320 acres; ordinance regulating sale and use of fire-works; mercantile

buildings, brick, two and three stories in height; dwellings, frame, two stories; fire department consists of 2 hand engines; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; 500 feet poor; 800 feet cotton hose, good; value of department apparatus, \$5950; value of buildings used by department, \$16,000; two rented, \$600 per annum; membership of department, 250; volunteer members, 150; cost of maintaining department in 1882, \$300; bell and telephone alarm; chief elected by members of department; water supply, 8 cisterns, supplied from buildings and water-works; Holly system; 5 1/4 miles street mains; diameter of largest pipe, 20 inches; smallest, 4 inches; 70 hydrants; pressure 100 to 140 pounds; water department belongs to private company.

**Keokuk, Lee Co.,** population, 12,117; area, 1280 acres; fire limit, 500 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, height, three and four stories; wooden roofs permitted; dwellings, frame, one and a half and two stories; fire department consists of 2 steam engines; 4 chemical hand extinguishers; 1 hook and ladder truck; 4 hose carriages; 500 feet rubber hose in good condition; 300 poor; 2500 feet cotton hose, good; 500 feet linen, poor; 5 horses; value of apparatus and supplies, \$14,000; three buildings owned by department, value, \$7000; membership of department, 24; full paid members, 3; part paid, 18; telephone alarm; chief elected by city council; water supply, water-works; Holly system; river; 13 miles street mains; diameter of largest, 14 inches; smallest, 4 inches; 89 hydrants; pressure, 120 pounds; cost of maintaining water department in 1882, \$8300.

**Knoxville, Manor Co.,** population, 2577; area, 2560 acres; fire limit, three blocks; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, frame, one and a half stories; fire department consists of 1 chemical engine; 4 chemical hand extinguishers; 300 feet rubber hose in good condition; 50 feet poor; 300 feet linen hose, good; 150 feet poor; value of apparatus and supplies, \$1500; one building used by department, owned by city, value, \$4000; membership of department, 37, all volunteers; cost of maintaining department in 1882, \$75; bell alarm; chief elected by city council; water supply, wells.

**Lansing, Allamakee Co.,** population, 1811; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, two and three stories in height; dwellings, wood, two and three stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 3 fire boats; 1000 feet rubber hose in good condition; value of apparatus and supplies, \$4000; department use city buildings; membership of department, 35, all volunteers; cost of maintaining department in 1882, \$50; bell alarm; chief elected by company; water supply, water-works; 2 artesian wells; 2 miles street mains; diameter of largest, 6 inches; smallest, 3 inches; 7 hydrants; water pressure, great; cost of maintaining water department in 1882, \$250.

**Le Clair, Scott Co.,** population, 1061; no fire protection.

**Le Mars, Plymouth Co.,** population, 1895; area, 400 acres; fire limit, 100 acres; mercantile buildings, brick, two stories in height, shingle roofs permitted; dwellings, frame, one and two stories; fire department consists of 1 steam engine; 2 hose carriages; Siamese couplings used; 1000 feet rubber hose; 500 feet linen hose in good condition; value of apparatus and supplies, \$7500; 1 building owned by department, value, \$1500; membership of department, 76, two paid; total expense in 1872, \$500; bell alarm; chief elected by city council; water supply, 1 reservoir, supplied by creek, capacity, 1500 gallons daily; 8 cisterns, supplied from reservoir, capacity, 700 barrels daily.



## IOWA.—Continued.

**Lyons**, Clinton Co., population, 4095; 1 hand engine; 1 hose carriage; water-works, gravity pressure; 1 reservoir, 27 hydrants; 500 feet good linen hose; volunteer fire department, 90 men.

**Manchester**, Delaware Co., population, 2275; area, 2880 acres; fire limit, 160 acres; sale of fire-works prohibited; causes of fires investigated; mercantile buildings, stone and brick, two and three stories in height; fire proof material for roof; dwellings, brick and wood, two and three stories; fire department consists of 1 steam engine, 1 chemical engine, 12 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition, 500 feet poor; 4 horses; value of apparatus and supplies, \$12,000; 2 buildings owned by department, value, \$4000; membership of department, 118, all volunteers; bell alarm; chief elected by department and approved by council; water supply, river and 3 wells.

**Marion**, Linn Co., population, 1930; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck, 200 feet rubber hose in good condition; volunteer fire department, 40 men.

**Maquoketa**, Jackson Co., population, 2467; no fire protection.

**Marengo**, Iowa Co., population, 1738; area, 400 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, two stories in height; wooden roofs permitted; dwellings, brick and wood, one and a half and two stories; fire department consists of 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 250 feet rubber hose in good condition, 100 poor; 250 feet cotton hose, good; 150 poor; 3 buildings owned by department, value, \$1000; membership of department, 30, all volunteers; cost of maintaining department in 1882, \$200; bell and telephone alarm; chief elected by company, confirmed by city council; water supply, direct pressure, Holly system; 2½ miles street mains; diameter of largest, 6 inches; smallest, 3½ inches; 10 hydrants; cost of maintaining water department in 1882, \$25.

**Marshalltown**, Marshall Co., population, 6240; 1 hook and ladder truck; 4 hose carriages; water-works, direct pressure, 3,000,000 gallons capacity; 9½ miles of street mains; 69 hydrants; 2300 feet good rubber hose; 250 feet cotton, poor; 700 feet good linen; fire alarm telegraph; 10 street boxes; volunteer fire department, 100 men.

**Mason City**, Cerro Gordo Co., population, 2510; no fire protection.

**McGregor**, Clayton Co., population, 1602; 1 hook and ladder truck; volunteer fire department, 43 men.

**Monticello**, Jones Co., population, 1877; area, 800 acres; fire limit, 600 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, height, one to three stories; wooden roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 400 feet rubber hose, 600 feet linen hose, in good condition; value of department apparatus and supplies, \$2000; 1 building owned by department, value, \$1500; membership of department, 50, all volunteers; cost of maintaining department in 1882, \$50; bell alarm; chief elected by company; water supply, 1 reservoir, pumped by steamer from wells; capacity, 250,000 gallons daily; 4 cisterns; number of miles street mains, 2; diameter of largest, 8 inches; smallest, 6 inches; number of hydrants, 20; pressure, 32 pounds; cost of maintaining water department in 1882, \$17.

**Mount Pleasant**, Henry Co., population, 4410; area, 2560 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hook

and ladder truck, 1 hose carriage; 2000 feet rubber hose in poor condition; water supply, 8 cisterns, direct pressure; water-works in construction.

**Mount Vernon**, Linn Co., population, 977; area, 100 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height; dwellings, brick and wood, one and two stories; fire department consists of 1 chemical engine, 1 chemical hand extinguisher; 600 feet rubber hose in good condition; value of apparatus and supplies, \$600; membership of department, 25 all volunteers; bell alarm; chief elected by the company; water supply, wells and cisterns.

**Muscataine**, Muscatine Co., population, 8295; 1 hook and ladder truck; 6 hose carriages; water-works, gravity pressure, 1,500,000 gallons capacity; 1 reservoir and river; 4 miles of street mains; 48 hydrants; 2600 feet good rubber hose; 1350 feet good cotton; volunteer fire department, 180 men.

**Nevada**, Story Co., population, 1541; area, 600 acres; fire limit, 10 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, wood, one and two stories; fire department consists of 1 steam engine; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition, 100 poor; 150 feet cotton, good; value of department apparatus and supplies, \$1500; one building owned by department, value, \$3000; membership of department 42, all volunteer; bell alarm; chief elected by members of department and approved by council; water supply, wells.

**New Hampton**, Chickasaw Co., population, 1105; 1 hand engine; 3 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; water supply, wells and cisterns; volunteer fire department, 30 men.

**Newton**, Jasper Co., population, 2607; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories in height; dwellings, wood, two stories; fire department consists of 1 chemical engine; 25 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 2000 feet cotton hose in good condition; membership of department, 60, all volunteer; bell alarm; chief elected by city council; water supply, 1 reservoir, supplied by pumping from well; capacity, 2800 gallons daily; diameter of largest street main and supply pipe, 12 inches, smallest, 6 inches; 24 hydrants; water pressure, 45 pounds.

**Okalosa**, Mahaska Co., population, 4598; area, 1465 acres; fire limit, 40 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height, two and three stories; dwellings, frame, one and one and one-half stories; fire department consists of 1 steam engine; 2 hand engines; 2 chemical hand extinguishers; 1000 feet rubber hose in good condition, 1000 feet poor; 850 cotton hose, good; value of department apparatus and supplies, \$5500; one building used by department, value, \$1600; membership of department, 40, 25 part paid; cost of maintaining department in 1882, \$1000; bell alarm; chief elected by city council; water supply, water-works; 9 miles street mains; diameter of largest, 12 inches, smallest, 4 inches; 49 hydrants; pressure 30 pounds.

**Ottumwa**, Wapello Co., population, 9004; 1 steam engine; 1 hook and ladder truck; 5 hose carriages; 500 feet rubber hose, in poor condition; 2000 feet cotton, good; 500 feet leather, good; water works, direct pressure, 1 reservoir; 7 miles of street mains; 65 hydrants; volunteer department, 31 men, 1 horse.

**Pella**, Marion Co., population, 2430; no fire protection.

**Red Oak**, Montgomery Co., population, 3755; area, 600 acres; ordinance providing for investigating causes of fires; mercantile buildings, brick, two stories in height; wooden roofs permitted; dwell-

ags, wood, two stories; fire department consists of 1 chemical engine. 6 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; Siamese couplings in use; 1500 feet rubber hose, in good condition; one building owned by department, value, \$500; membership of department, 50, all volunteer; total expense in 1882, \$940; bell and whistle alarm; chief elected by city council; water supply, water-works, direct pumping system; 2 wells, capacity, 500,000 gallons daily; river; 6 miles street mains; diameter of largest, 12 inches, smallest, 4 inches; 3 hydrants; water pressure, 70 pounds; cost of maintaining water department in 1882, \$4000.

**Sabula**, Jackson Co., population, 1223; area, 20 acres; fire limit, same; frame buildings; no fire department; 1 hook and ladder truck; water supply, river.

**Sigourney**, Keokuk Co., population, 1735; no fire protection.

**Sioux City**, Woodbury Co., population, 7366; area, 2560 acres; fire limit, 240 acres; ordinance regulating sale and use of fire-works; fire committee investigates causes of fires; mercantile buildings, brick and iron, two to three stories in height; shingle roofs permitted; dwellings, frame, two stories; fire department consists of 1 steam engine; 6 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; 1000 feet poor; 1000 feet cotton hose, good; 2 hoses; value of apparatus and supplies, \$10,000; 2 buildings owned by department, value, \$3000; membership of department, 100, all volunteers; telephone and bell alarm; chief elected by department; water supply, well and 4 cisterns; capacity of well, 2000 barrels daily, cisterns, 1500 barrels daily; city negotiating for water-works.

**Tama City**, Tama Co., population, 1289; no fire protection or water supply.

**Tipton**, Cedar Co., population, 1299; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 chemical engine; 12 chemical hand extinguishers; 300 feet rubber hose in good condition; 200 feet poor; value of apparatus and supplies, \$3000; 1 building owned by department, value \$2500; membership of department, 13, all volunteers; bell alarm; chief elected by the company; water supply, well.

**Vinton**, Benton Co., population, 2906; area, 1200 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, two stories in height, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine; 1 hand engine; 4 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 750 feet rubber hose in good condition; 50 feet poor; 300 feet cotton, good; value of apparatus and supplies, \$6000; 1 building owned by department, value, \$2000; membership of department, 90, all volunteers; bell alarm; chief elected by department and appointed by city council; water supply, 2 tanks and 6 cisterns, supplied by engine from river,

and from roofs of buildings; capacity, 4800 barrels daily.

**Washington**, Washington Co., population, 2949; area, 1200 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, two and three stories; wooden roofs permitted; dwellings, wood and brick, two stories; fire department is composed of 1 hook and ladder truck; value of department apparatus, \$300; 1 building owned by department, value, \$200; membership of department, 25, all volunteers; chief elected by council or aldermen; water supply, wells.

**Waterloo**, Black Hawk Co., population, 5630; area, 2560 acres; fire limit, 112 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, two and three stories in height; dwellings, wood and brick, one and a-half and two stories; fire department consists of 2 steam engines; 2 hand engines; 12 chemical hand extinguishers; 1 hook and ladder truck; 6 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; 200 feet, poor; 950 feet cotton hose in good condition; 500 feet leather, poor; factories have 1000 feet of hose and their own water-works; value of apparatus and supplies, \$6000; 4 buildings owned by department, value, \$2200; membership of department, 175, 5 paid; total expense in 1882, \$600; bell alarm; chief elected by department and confirmed by the council; water supply, river and 10 cisterns; capacity of cisterns, 6000 gallons daily.

**Waverly**, Bremer Co., population, 2345; 1 hook and ladder truck; 3 chemical extinguishers; water supply, river and wells; volunteer fire department, 40 men.

**Webster City**, Hamilton Co., population, 1848; area, 1800 acres; fire limit, 1000 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height, tin roofs, dwellings, wood, two stories; fire department consists of 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; bell and telephone alarm; chief elected by company; water supply, water-works, windmill, tank and steam pumps; 1 mile of street mains; diameter, 6 inches; 10 hydrants; water pressure, 125 pounds.

**West Union**, Fayette Co., population, 1551; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 100 feet rubber hose in poor condition; water supply, wells and cisterns.

**Wilton Junction**, Muscatine Co., population, 1431; 1 hand engine; 1 hose carriage; 200 feet good hose; volunteer fire department, 33 men.

**Winterset**, Madison Co., population, 2583; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, frame, one and one and a-half stories; fire department consists of 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 750 feet rubber hose; value of department apparatus, \$5500; 1 building rented, annual rent 100, value, \$500; membership of department, 30, full paid; total expense in 1882, \$588; bell alarm; chief elected by company and approved by council; water supply, 8 wells.

## KANSAS.

**Abilene**, Dickinson Co., population, 2360; 10 chemical extinguishers; 1 hook and ladder truck; volunteer fire department, 50 men.

**Atchison**, Atchison Co., population, 15,105; 1 steam engine; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, river and 3 cisterns; 1000 feet good hose; 1000 feet poor hose; volunteer fire department, 200 men.

**Baxter Springs**, Cherokee Co., population, 1177; no fire protection.

**Burlingame**, Osage Co., population, 1370; area, 240 acres; fire limit, same; mercantile buildings, stone and wood, height, two stories; wooden roofs permitted; dwellings, wood; one and one-half and two stories; fire department consists of 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck; 150 feet rubber hose in good condition, 50 poor; value of apparatus and supplies, \$1200; 1 building in use by department, owned by city, value, \$2000; membership of department, 25, all volunteers; bell alarm; chief appointed by mayor; water supply, wells.

## KANSAS.—Continued.

**Chetopa**, Labette Co., population, 1305; 1 hook and ladder truck; volunteer fire department, 20 men.

**El Dorado**, Butler Co., population, 1411; no fire protection.

**Empire City**, Cherokee Co., population, 1367; no fire protection.

**Emporia**, Lyon Co., population, 4631; 1 chemical engine; 12 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1500 feet good rubber hose; water-works, Holly system; river; 12 miles street mains and supply pipes; 60 hydrants. 40 men paid part time; 2 horses.

**Eureka**, Greenwood Co., population, 1127; area, 640 acres; fire limit, same; buildings, frame; no fire protection.

**Fort Scott**, Bourbon Co., population, 5372; mercantile buildings, brick; height, two stories; dwellings, wood and brick, one and two stories; fire department consists of 1 hook and ladder truck, 3 hose carriages; 1500 feet rubber hose in good condition; value of apparatus and supplies, \$800; 3 buildings, owned by department; value, \$600; membership of department, 60, all volunteers; telephone alarm; water supply, water-works; stand pipe and pumping system; 1 reservoir supplied by pumping from river; capacity, 1,000,000 gallons daily; 8 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 55 hydrants.

**Galena**, Cherokee Co., population, 1463; no fire protection.

**Garnett**, Anderson Co., population, 1389; 1 hook and ladder truck; water supply, wells and cisterns; volunteer fire department.

**Humboldt**, Allen Co., population, 1542; 1 hook and ladder truck.

**Hutchinson**, Reno Co., population, 1540; no fire protection.

**Independence**, Montgomery Co., population, 2915; area, 1000 acres; fire limit, 10 acres; ordinance regulating sale and use of fire-works and for investigating causes of fires; mercantile buildings, brick and stone, two stories in height; shingle roofs permitted; dwellings, wood and brick, one and two stories; fire department consists of 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, \$3500; 1 building owned by department, value, \$3000; membership of department, 20, all volunteers; bell alarm; chief elected by company; water supply, wells, supplied by spring; 1 cistern.

**Junction City**, Davis Co., population, 2684; 2 hand fire engines; 1 hook and ladder truck; 1 hose carriage; 600 feet good rubber hose; 400 feet good leather hose; water supply, 8 cisterns, 2400 gallons capacity; volunteer fire department, 86 men.

**Lawrence**, Douglas Co., population, 8510; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet good rubber hose; 1000 feet poor, water supply, 12 cisterns, 120,000 gallons capacity; 2 men paid for full time; 17 men paid part time; 4 horses.

**Leavenworth**, Leavenworth Co., population, 16,546; area, 3950 acres; fire limit, same; ordinance providing for investigating causes of fires; mercantile buildings, brick, two and three stories high; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition, 700 poor; 1500 feet cotton hose, good; 5 horses; value of apparatus and supplies, \$12,000; part of building in use by department, owned by city; value, \$30,000; membership of department, 7, full paid; total expense in 1882, \$6000; telephone alarm; chief appointed by mayor and confirmed by council; water-works, gravity; 2 reservoirs, supplied by pumping from river;

capacity, 11,000,000 gallons daily; 20 cisterns, supplied from hydrants; 14 miles street mains; diameter of largest, 18 inches; smallest, 4 inches; 81 hydrants; water pressure at hydrants, 120 pounds.

**Manhattan**, Riley Co., population, 2105; 1 chemical engine; 1 hook and ladder truck; 200 feet fair rubber hose; volunteer fire department, 20 men.

**Newton**, Harvey Co., population, 2601; no fire protection.

**Olatho**, Johnson Co., population, 2285; area, 600 acres; fire limit, same; ordinance regulating sale and use of fire-works; fire warden investigates causes of fires; mercantile buildings, brick, two stories in height, shingle roofs permitted; dwellings, frame, one to two stories; fire department consists of 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 200 feet rubber hose in good condition, 2 horses; value of department apparatus and supplies, \$3000; one building, owned by department, value, \$500; membership of department, 23, part paid; bell alarm; chief appointed by mayor and confirmed by council; water supply, 5 cisterns.

**Osage City**, Osage Co., population, 2098; 1 chemical engine, 1 hook and ladder truck, 100 feet good rubber hose; volunteer fire department, 25 men.

**Osage Mission**, Neosho Co., population, 1306; area, 80 acres; fire limit, 25 acres; no fire protection.

**Oswego**, Labette Co., population, 2351; area, 1000 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories in height; dwellings, wood, one and a-half stories; fire department consists of 1 chemical engine, 4 chemical hand extinguishers; Siamese couplings used; 150 feet rubber hose in good condition; 100 poor, value of apparatus and supplies, \$7000; one building in construction; value, \$2000; membership of department, 20, all volunteers; total expenses in 1882, \$100; bell alarm; chief elected by the company; water supply, wells and cisterns.

**Ottawa**, Franklin Co., population, 4032; area, 640 acres; fire limit, same; mercantile buildings, stone; height, two and three stories; dwellings, frame, one and two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages, 800 feet rubber hose in good condition; 200 poor; 400 feet cotton hose, good; value of department apparatus and supplies, \$500; one building in use by department; membership of department, 36; part paid members, 2; total expense in 1882, \$800; bell alarm; chief elected by company; water supply, 3 cisterns, filled by engine.

**Paola**, Miami Co., population, 2312; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, cisterns; 700 feet good rubber hose; volunteer fire department, 75 men.

**Parsons**, Labette Co., population, 4109; area, 1300 acres; fire limit, 300 acres; mercantile buildings, brick, two stories in height; fireproof material required for roofs; dwellings, wood, one and a half stories; fire department consists of 1 hook and ladder truck; value of apparatus and supplies, \$1000; one building owned by department; value, \$300; membership of department, 20, all volunteers; bell alarm; chief elected by the company; water-works in construction.

**Topeka**, Shawnee Co., population, 15,452; area, 3000 acres; fire limit, 150 acres; ordinance regulating sale and use of fire-works; causes of fires investigated by chief; mercantile buildings, brick, stone and wood, two to five stories in height; dwellings, brick, stone and wood, one and two stories; fire department consists of 2 steam engines, 2 chemical engines, 3 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; Siamese coup-



lings used; 3400 feet rubber hose in good condition; 10 horses; value of apparatus and supplies, \$25,000; 3 buildings in use by department, owned by city, value, \$30,000; membership of department, 23; full paid members, 21; part paid, 2; cost of maintaining department in 1882, \$15,609; Gamewell fire alarm telegraph; 10 street boxes; chief appointed by mayor and council; water supply, Holly system, 8 cisterns, supplied from water-works; capacity of each, 1000 barrels daily; 17 miles street mains and supply pipes; diameter of largest, 16 inches; smallest, 4 inches; 170 hydrants (double); water pressure, 100 pounds; water-works owned by private company.

**Wichita**, Sedgwick Co., population, 4911; area, 700 acres; fire limit, 300 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood; height, one and two stories; wooden roofs permitted; dwellings, frame, one and two stories; fire department consists of 2 chemical engines, 20 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1700 feet rubber hose in good condition, 100 poor; value of apparatus and supplies, \$6000; 1 building owned by de-

partment, value, \$300; membership of department, 25, 1 paid; total expense in 1882, \$500; telephone alarm; chief elected by company and approved by council; water supply, water-works, stand pipe system; 8 miles street mains; diameter of largest, 14 inches; smallest, 4 inches; 60 hydrants; hydrant pressure, 300 pounds.

**Winfield**, Cowley Co., population, 2844; 1 chemical engine; no fire protection.

**Wyandotte**, Wyandotte Co., population, 6149; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height, shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck; 250 feet rubber hose in good condition; value of apparatus and supplies, \$1000; 1 building rented by department at \$300 per year; membership of department, 40, all volunteers; total expense in 1882, \$350; bell alarm; chief elected by the company; water-works being built; stand pipe system; 5 miles street mains; 50 hydrants; pressure, 150 pounds.

## KENTUCKY.

**Ashland**, Boyd Co., population, 3280; no fire protection.

**Bardstown**, Nelson Co., population, 1803; area, 200 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two to four stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 500 feet cotton hose, 600 feet rubber hose, in good condition; value of apparatus and supplies, \$3000; 2 buildings owned by department, value, \$2500; membership of department, 64, 1 paid; total expense in 1882, \$200; bell alarm; chief elected by company; water supply, 13 cisterns.

**Barlow City**, Ballard Co., population, 2363; no fire protection.

**Bowling Green**, Warren Co., population, 5114; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hook and ladder truck, 3 hose carriages; 500 feet rubber hose, 1000 feet leather hose in good condition; value of department apparatus and supplies, \$3000; 1 building owned by department, value, \$2000; membership of department, 31; part paid; cost of maintaining department in 1882, \$500; whistle and bell alarm; chief elected by city council; water supply, water-works, reservoir, supplied by steam pump; capacity, 1,000,000 gallons daily; number of miles of street mains, 8; diameter of largest, 8 inches; smallest, 2 inches; 64 hydrants, pressure 75 pounds; cost of maintaining water department in 1882, \$6000.

**Butlerville**, Allen Co., population, 2005; no fire protection.

**Carrollton**, Carroll Co., population, 1332; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; water supply, 5 cisterns; 500 feet good rubber hose; 12 men paid part time; 2 horses.

**Carrsville**, Livingston Co., population, 2507; no fire protection.

**Catlettsburgh**, Boyd Co., population, 1225; no fire protection.

**Cave City**, Barren Co., population, 2234; no fire protection.

**Columbus**, Hickman Co., population, 1338; water supply, river and cisterns; no fire protection.

**Covington**, Kenton Co., population, 29,720; area, 1495 acres; fire limit, 1495 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; dwellings brick, two and three stories in height; shingle roofs permitted; fire department

consists of 3 steam engines, 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 3200 feet rubber hose in good condition; 13 horses; value of apparatus and supplies, \$80,000; 4 buildings owned by department, \$20,000; membership of department, 22, full paid; cost of maintaining department in 1882, \$23,000; fire alarm telegraph; 36 street boxes; chief elected by council; water supply, Holly system; direct pumping; capacity, 5,000,000 gallons daily; 36 cisterns, supplied from water-works; 26 miles street mains and supply pipes; diameter of largest, 20 inches; smallest, 4 inches; 212 hydrants; water pressure, 30 pounds; cost of maintaining water department in 1882, \$20,000.

**Cynthiana**, Harrison Co., population, 2101; no fire protection.

**Danville**, Boyle Co., population, 3074; area, 640 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; dwellings, brick, two stories; fire department consists of 3 chemical engines, 2 chemical hand extinguishers, 1 hook and ladder truck; 500 feet rubber hose in good condition, 200 poor; value of apparatus and supplies, \$3500; 1 building in use by department; membership of department, 45, all volunteers; bell alarm; chief elected by members of company; water supply, 6 cisterns, supplied from roofs of buildings.

**Dayton**, Campbell Co., population, 3210; no fire protection.

**Elizabethtown**, Hardin Co., population, 2526; no fire protection.

**Frankfort**, Franklin Co., population, 6958; mercantile buildings, brick, four and five stories in height; shingle roofs permitted; fire department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 2300 feet rubber hose; 300 feet cotton hose in poor condition; 3 horses; value of department buildings, \$10,000; membership of department, 19; full paid members, 9; part paid, 10; total expense in 1882, \$9000; telephone alarm; water supply, 2 reservoirs; 22 cisterns, supplied from reservoirs; capacity, 561,000 barrels daily.

**Franklin**, Simpson Co., population, 1686; no fire protection.

**Georgetown**, Scott Co., population, 2061; area, 500 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 2 hose carriages; 1200 feet rubber hose in good condition; value of apparatus and supplies, \$8000; 1

## KENTUCKY.—Continued.

building owned by department, value, \$2000; membership of department, 15; full paid members, 2; part paid, 13; total expense in 1882, \$2000; bell alarm; chief elected by council; water supply, 15 cisterns, supplied from roofs of buildings.

**Grant's Lick**, Campbell Co., population, 2276; no fire protection.

**Green Castle**, Warren Co., population, 2383; no fire protection.

**Harrodsburgh**, Mercer Co., population, 2202; area, 640 acres; fire limit, same; board of trustees regulate sale and use of fire-works and investigate fires; mercantile buildings, brick; height, two stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 chemical engine and 2 chemical hand extinguishers; 200 feet rubber hose, good condition; 2 horses used; value of department apparatus and supplies, \$3000; 2 buildings rented by department, value, \$500,000; annual rent, \$600; membership of department, 25, all volunteers; total expense in 1882, \$300; bell alarm; chief elected by board of trustees; water supply, 1 cistern, supplied from roofs of buildings.

**Head Quarters**, Nicholas Co., population, 2601; no fire protection.

**Henderson**, Henderson Co., population, 5365; area, 1200 acres; fire limit, 50 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood; height, one to three stories; dwellings, wood, one and two stories; fire department consists of 1 hook and ladder truck, 2 hose carriages; 1200 feet good rubber hose, 1000 poor; 2 horses; value of department apparatus and supplies, \$2500; 2 buildings owned by department, value, \$1000; membership of department, 14; 1 full paid member, 1 part paid; cost of maintaining department in 1882, \$150; bell alarm; chief recommended by company and elected by council; water supply, stand pipe system, 1 reservoir, supplied by steam pump; capacity, 1,500,000 gallons daily; 8¾ miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 3 inches; 51 hydrants, pressure, 40 pounds; cost of maintaining water department in 1882 \$2400.

**Hickman**, Fulton Co., population, 1264; water supply, river and cisterns; no fire protection.

**Hopkinsville**, Christian Co., population, 4229; area, 1800 acres; fire limit, 60 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height, slate and tin roofs; dwellings, frame and brick, two stories; fire department consists of 1 steam engine, 40 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 600 feet rubber hose in good condition, 300 poor; 3 horses; value of apparatus and supplies, \$7000; 1 building in use by department, value, \$2500; membership of department, 12; full paid members, 2; part paid, 10; total expense in 1882, \$1400; bell alarm; chief elected by council; water supply, 7 cisterns and 4 wells, supplied by engine from river; capacity, 15,000 to 30,000 gallons daily; water-works in construction.

**Lawrenceburgh**, Anderson Co., population, 3080; no fire protection.

**Lebanon**, Marion Co., population, 2054; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 1 hose carriage; water supply, 10 cisterns; 1100 feet good leather hose; volunteer fire department, 40 men.

**Lexington**, Fayette Co., population, 16,656; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; water supply, 5 cisterns; 2200 feet good hose, 500 feet good leather hose; telephone; paid fire department, 9 men paid full time, 5 men part time; 4 horses.

**Louisville**, Jefferson Co., population, 123,758; 10 steam engines; 1 chemical engine; 2 hook and ladder trucks; 13 hose carriages; water-works,

gravity pressure, 15,000,000 gallons capacity; 105 miles of mains; 367 hydrants; fire alarm telegraph; 98 street boxes; paid fire department, 83 men; horses.

**Madisonville**, Hopkins Co., population, 1544; no fire protection.

**Marsh Creek**, Whitley Co., population, 2611; no fire protection.

**Maysville**, Mason Co., population, 5220; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, brick, two stories; fire department consists of 4 hand engines (not in use), 2 hook and ladder trucks, 6 hose carriages; 3500 feet rubber hose in good condition; value of apparatus and supplies, \$700; 3 buildings owned by department, value, \$15,000; membership of department, 150, all volunteers; water supply, 2 reservoirs, supplied by pump from river; capacity, 1,500,000 gallons daily, gravity system; 7 miles of street mains and supply pipes; diameter of largest, 14 inches; smallest, 3 inches; 60 hydrants (double); water pressure, 150 pounds.

**Mt. Sterling**, Montgomery Co., population, 2087; area, 200 acres; fire limit, same; mercantile buildings, brick, two stories in height, wooden roofs permitted; dwellings, frame, one and two stories; fire department consists of 1 steam engine, 1 chemical hand extinguisher, 1 hose carriage; Siamese couplings used; 300 feet cotton hose in good condition, 800 poor; value of apparatus and supplies, \$4500; department building now in construction, value, \$4000; membership of department, 30, all volunteers; chief elected by department and approved by city; water supply, 5 cisterns, supplied by pump from creek.

**New Concord**, Calloway Co., population, 2161; no fire protection.

**Newport**, Campbell Co., population, 20,433; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; water-works, gravity pressure; 2 reservoirs of 43,000,000 gallons capacity; 19 cisterns; 1700 feet good leather hose; fire alarm telegraph; 9 street boxes; 6 men paid full time; 2 men part time, 4 horses.

**Nicholasville**, Jessamine Co., population, 2303; frame and brick buildings; no fire protection or water supply.

**Owensboro**, Daviess Co., population, 6231; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose, in good condition; 200 feet leather, good; water-works, Holly system; 14 cisterns, 280,000 gallons capacity; 8 miles of street mains and supply pipe; 75 hydrants; 2 men paid full time, 5 men part time; 3 horses.

**Paducah**, M'Cracken Co., population, 8036; ordinance regulating sale and use of fire-works, mercantile buildings, brick; three stories in height, dwellings frame; one story; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; 1200 feet poor; 3 horses; membership of department, 13; full paid; total expense, 1882, \$3500; bell alarm; water supply, 13 cisterns, supplied by engine from river; capacity, 500 barrels daily.

**Paris**, Bourbon Co., population, 3204; mercantile buildings, brick; height, two stories; wooden roofs permitted; dwellings, brick and frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1400 feet rubber hose, good condition; 500 feet leather, good; 20 poor; value of department apparatus and supplies, \$10,000; one building owned by department; membership of department, 40; two paid; total expense in 1882, \$700; chief elected by company; water supply, 13 cisterns, supplied by pipes from buildings.

**Princeton**, Caldwell Co., population, 1264; area, 300 acres; fire limit, 2 acres; frame and brick



buildings; no fire protection; water supply, springs, wells and cisterns.

**Richmond**, Madison Co., population, 2909; no fire protection.

**Russellville**, Logan Co., population, 2058; no fire protection.

**Shelbyville**, Shelby Co., population, 2393; area, 312 acres; fire limit, 275 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories in height; wooden roofs permitted; dwellings, brick and frame, two stories; fire department consists of 1 steam engine, 5 chemical hand extinguishers (private); 2 hose carriages; 1100 feet rubber hose in good condition; 100 poor; value of

apparatus and supplies, \$60.00; one building owned by department; value, \$1000; membership of department, 45; one paid; chief elected by board of trustees of the town; water supply, 14 cisterns, supplied from creek; capacity, 2400 gallons daily.

**Short Creek**, Grayson Co., population, 2911; no fire protection.

**Stephensburgh**, Hardin Co., population, 2402; no fire protection.

**Tracy**, Barren Co., population, 2599; no fire protection.

**Versailles**, Woodford Co., population, 2126; no fire protection.

## LOUISIANA.

**Alexandria**, Rapides Co., population, 1800; no fire protection.

**Algiers**, Orleans Co. (See New Orleans.)

**Baton Rouge**, East Baton Rouge Co., population, 7197; 1 steam engine; 3 hand engines; 2 steam tugs with pumps; 1 hook and ladder truck; 3 hose carriages; water supply, river and 45 cisterns; 900 feet good rubber hose; 800 feet, poor; 6 men paid part time; 250 volunteers.

**Carrollton**, Jefferson Co. (See New Orleans.)

**Clinton**, East Feliciana Co., population, 1129; 1 hook and ladder truck; 6 chemical extinguishers; water supply, wells, 1 cistern; volunteer fire department, 20 men; fire patrol, 20 members.

**Donaldsonville**, Ascension Co., population, 2600; frame buildings, one and two stories in height; wooden roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 2 chemical engines, 1 hook and ladder truck, 1 hose carriage, 300 feet rubber hose, 500 feet cotton, in good condition; value of apparatus and supplies, \$9000; value of buildings used by department, \$5000; membership of department, 140, all volunteers; water supply, cisterns and wells; negotiating for water-works.

**Franklin**, St. Mary's Co., population, 1702; area, 640 acres; mercantile buildings, brick and wood, two stories in height, wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 1000 feet rubber hose, in good condition; value of department apparatus and supplies, \$7000; 2 buildings owned by department; value, \$1000; membership of department, 80, all volunteers; bell alarm; chief elected by department; water supply, bayou.

**Gretna**, Parish of Jefferson; population, 2396. (See New Orleans.)

**Jefferson City**. (See New Orleans.)

**Monroe**, Ouachita Co., population, 2070; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; water supply, 10 cisterns; 500 feet good rubber hose; 500 feet, poor; volunteer fire department; 100 men.

**Morgan City**, St. Mary's Co.; population, 2015; area, 400 acres; fire limit, same; mercantile buildings, frame; one and a half stories high; wooden roofs permitted; dwellings, frame; one story; fire department consists of 2 hand engines, 4 chemical hand extinguishers, 2 hook and ladder trucks, 1 hose carriage; 200 feet rubber hose in good condition, 150 poor; 100 feet leather hose, good; 50 poor; value of department apparatus, \$3000; value of buildings owned by department, \$4000; membership of department, 85; bell alarm; chief elected by fire department; water supply, river, wells and cisterns.

**Natchitoches**, Natchitoches Co., population, 2785; no fire protection.

**New Iberia**, Iberia Parish, population, 2709; area, 1800 acres; frame buildings, one and two

stories in height; shingle roofs permitted; fire department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 500 feet linen hose, in good condition; 100 poor; bell alarm; water supply, cisterns, wells and bayou.

**New Orleans**, Orleans Co., population 216,090; fire limit, 163,208 acres; New Orleans proper embraces first, second, third and fourth districts; ordinance regulating sale and use of fire-works; mercantile buildings, brick and frame; two to five stories in height; shingle roofs permitted; dwellings, frame; two and three stories; fire department consists of 19 steam engines, 1 hand engine, 5 chemical engines, 4 hook and ladder trucks, 19 hose carriages, 1 fire-boat, 2 wagons and 10 portable extinguishers; 10,000 feet rubber hose in good condition, 11,000 poor; 500 feet cotton, good; 76 horses; value of apparatus and supplies, \$147,000; value of buildings in use by department and owned by city, \$73,000; membership of department, 2600; full paid members, 72; cost of maintaining department in 1882, \$160,000; Gamewell fire alarm system, 82 street boxes; chief elected by members of department; fire patrol incorporated, and supported by board of underwriters; number of permanent members, 25; cost of maintaining patrol in 1882, \$30,000; water supply, 2 reservoirs, supplied by pumping from river; capacity, 13,000,000 gallons daily; gravity system; diameter of largest street main, 30 inches; smallest, 3 inches; 720 hydrants; water pressure, 40 pounds; cost of maintaining water department in 1882, \$44,304.

**Algiers**, (Fifth District of New Orleans), population, 8855; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1 fire-boat; water supply, river and 9 wells; 1000 feet rubber hose in good condition; 3000 feet, poor; volunteer fire department, 280 men; 9 horses.

**Jefferson City**, (Sixth District of New Orleans), population, 12,685; area, 2880 acres; fire limit, same; ordinance regulating sale and use of fire-works; fire wardens investigate causes of fires; frame buildings, one and two stories in height; shingle roofs permitted; fire department consists of 3 steam engines, 2 chemical engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2700 feet rubber hose in good condition, 250 poor; 17 horses; value of apparatus and supplies, \$22,600; 5 buildings owned by department, value, \$25,250; membership of department, 455, 13 full paid; total expense in 1882, \$18,000; Gamewell fire alarm telegraph, 29 street boxes; chief elected by delegates of sixth district firemen's charitable association; water supply, gravity system; wells and cisterns;  $\frac{3}{4}$  of a mile of street mains and supply pipes; diameter of largest, 8 inches; smallest, 4 inches; 12 hydrants.

**Carrollton**, Jefferson Co., (Seventh District of New Orleans), population, 2400; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; water supply, wells; good rubber hose; 6 men paid part time; 150 volunteers, 2 horses.

**Gretna**, Parish of Jefferson; population, 2396;

## LOUISIANA.—Continued

area, 32 acres; fire limit, same; frame buildings, one story in height; shingle roofs; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 500 feet rubber hose, in good condition; value of apparatus and supplies, \$6000; two buildings, owned by department, value, \$4000; membership of department, 180, all volunteers; total expense in 1882, \$300; bell alarm; water supply, wells.

**Opelousas**, St. Landry Co., population, 1876; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, insufficient; 200 feet good rubber and leather hose.

**Plaquemine**, Iberville Co., population, 2061; 2 hand engines; 1 hose carriage; water supply, wells and cisterns; 200 feet good rubber hose; volunteer fire department, 36 men.

**Shreveport**, Caddo Co., population, 8009; area, 1800 acres; fire limit, 16 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, frame, one story; fire department consists of 2 steam engines, 1 hand engine, not in use; 2 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages, Siamese couplings in use; value of department apparatus and supplies, \$16,000; value of buildings owned by department, \$3000; mem-

bership of department, 150, all volunteers; expense for 1882, \$3000; bell alarm; chief elected by board of delegates; water supply, river and cisterns; number of cisterns, 5; capacity, 5000 gallons daily.

**St. Martinsville**, St. Martin Co., population, 1606; area, 640 acres; fire limit, same; mercantile buildings, brick and wood, one story in height; wooden roofs permitted; dwellings, brick and wood, one story; fire department; 2 hand engines; 100 feet rubber hose, in good condition; 50 feet, poor; 150 feet leather, good; value of department apparatus and supplies, \$3000; value of buildings owned by department, \$400; membership of department, 60, all volunteers; total expense in 1882, \$250; bell alarm; chief elected by company; water supply, wells.

**Thibodaux**, Lafourche Co., population, 1515; ordinance regulating sale and use of fire-works and for investigating causes of fires; mercantile buildings, brick, three and four stories, slate roofs; dwellings, brick and wood, two and three stories; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 500 feet hose; value of apparatus and supplies, \$3000 to \$4000; value of buildings owned by department, \$9000; membership of department, 225, all volunteers; bell alarm; chief elected by department; water supply, wells.

## MAINE.

**Auburn**, Androscoggin Co., population, 9555; area, 38,400 acres; fire limit, 1280 acres; mercantile buildings, brick, height four stories, wooden roofs permitted; dwellings, wood, two and three stories; fire department consists of 3 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1500 feet cotton; 2500 feet leather hose in good condition; 200 feet rubber; 1000 feet leather hose in poor condition; 4 horses; two buildings owned by department, value, \$8000; membership of department, 44, part paid; telegraph alarm, 15 street boxes; chief elected by city government; water supply, aqueduct; 10 miles of street mains; diameter of largest 20 inches; smallest, 6 inches; 40 hydrants; pressure, 98 pounds; water department owned by private company.

**Augusta**, Kennebec Co., population, 8665; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; water-works, gravity pressure; 3 miles of street mains; 7 hydrants; 24 cisterns; 1050 feet good cotton hose; 700 feet good linen; 1850 feet good leather; 450 feet poor leather; paid fire department, 51 men; 4 horses.

**Bangor**, Penobscot Co., population, 16,856; area, 14,400 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, height, three stories, wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 3 steam engines; 1 chemical engine; 1 hook and ladder truck; 7 hose carriages; 6500 feet cotton hose in good condition; 800 feet leather, poor; 5 horses; value of department apparatus and supplies, \$16,000; 6 buildings owned by department, value, \$6500; one rented at \$120 per annum; total membership of department, 95; three paid; cost of maintaining department in 1882, \$7000; bell alarm; chief elected by city government; water supply, Holly system; 22½ miles of street mains; diameter of largest, 16 inches; smallest, 3 inches; 162 hydrants; pressure, 100 pounds; cost of maintaining water department in 1882, \$4000.

**Bath**, Sagadahoc Co., population, 7874; area, 3200 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood and brick, three to five stories in height, shingle roofs permitted; dwellings, wood and brick, two to three stories; fire department consists of 3 steam engines; 1 chem-

ical engine; 1 hook and ladder truck; 4 hose carriages; 2700 feet cotton hose in good condition; 1500 feet leather hose, good; 1500 feet, poor; 6 horses; membership of department, 83; full paid members, 3; part paid, 80; bell alarm; chief elected by city council; water supply, river and 15 cisterns.

**Belfast**, Waldo Co., population, 5308; area, 19,200 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings; fire department consists of 2 hand engines; 1 hook and ladder truck; 4 hose carriages; quantity of serviceable hose, 200 feet rubber; 900 feet cotton; 100 feet linen; 800 leather; 100 feet linen in poor condition; value of apparatus and supplies, \$5250; one building owned by department, value, \$500; 3 in use, annual rent, \$475; membership of department, 100, part paid; total expense in 1882, \$1465; bell alarm; chief elected by city council; water supply, 25 cisterns, supplied from buildings and springs.

**Bethel**, Oxford Co., population, 2077; no fire protection.

**Biddeford**, York Co., population, 12,651; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 19 cisterns; 3000 feet good cotton hose; 1000 feet poor leather; 63 men paid part time; 4 horses.

**Blue Hill**, Hancock Co., population, 2213; no fire protection.

**Brewer**, Penobscot Co., population, 3170; frame dwellings, two stories in height, shingle roofs permitted; fire department consists of 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1100 feet leather hose in good condition; value of apparatus and supplies, \$3000; two buildings owned by department, value, \$3000; membership of department, 83; full paid members, 75; part paid, 8; total expense in 1882, \$600; bell alarm; water supply, 10 cisterns.

**Bridgeton**, Cumberland Co., population, 2863; 2 chemical engines; 1 hand engine; 1 hose carriage; 300 feet rubber hose in good condition; water supply, creek; 1 cistern; 75 men paid part time.

**Brunswick**, Cumberland Co., population, 5384; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 400 feet rubber hose in good condition; 150 feet poor; 600 feet cotton, good; 400 feet linen, good; 100 feet poor; 400 feet leather, good.

200 feet, poor; water supply, 26 cisterns; 100 men paid full time; 50 men part.

**Bucksport**, Hancock Co., population, 3047; 3 hand engines; 3 hose carriages; 1000 feet leather hose in good condition; 400 feet, poor; water supply, bay; 4 reservoirs, 100,000 gallons capacity; 100 men paid full time.

**Calais**, Washington Co., population, 6172; 2 steam engines; 2 hand engines; 6 hose carriages; 1500 feet rubber hose in good condition; 1200 feet, poor; 200 feet cotton, good; 400 feet leather, good; water supply, river; 17 cisterns; 1 man paid full time, 40 men part.

**Camden**, Knox Co., population, 4386; area, 640 acres; fire limit, same; frame buildings, two stories in height, wooden roofs permitted; fire department consists of 1 hand engine; 3 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 3 force pumps; 250 feet rubber hose in good condition; 700 feet leather hose, good; 100 feet poor; value of apparatus and supplies, \$4000; 1 building owned by department, value, \$1000; membership of department, 60; full paid members, 50; part paid, 10; total expense in 1882, \$400; bell alarm; chief elected by members of company; water supply, river and three reservoirs.

**Cherryfield**, Washington Co., population, 1793; no fire protection.

**Damariscotta**, Lincoln Co., population, 1142; 1 hand engine; 1 hose carriage; 1 cistern; 700 feet good hose; volunteer fire department, 75 men.

**Deer Isle**, Hancock Co., population, 3266; no fire protection.

**Dexter**, Penobscot Co., population, 2563; area, 23,140 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood, three stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 4 hand engines, 1 hook and ladder truck, 8 hose carriages; 1600 feet rubber hose in good condition; 1500 feet linen, and 500 feet leather in poor condition; value of apparatus and supplies, \$1500; three buildings owned by department; value, \$3500; membership of department, 130; all volunteers; total expense in 1882, \$595; bell alarm; chief elected by company; water supply, 9 reservoirs, supplied by pumps; direct pressure and gravity system; 1 mile of street mains and supply pipes; diameter of largest, 6 inches; smallest, 4 inches; 23 hydrants; water pressure, 100 pounds.

**Dover**, Piscataquis Co., population, 1687; 2 hand engines; 1000 feet linen hose in good condition; water supply, 3 reservoirs.

**Eastport**, Washington Co., population, 4006; 3 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 500 feet cotton, good; 500 feet leathers, poor; water supply, 13 cisterns; 100 men paid part time.

**Ellsworth**, Hancock Co., population, 5052; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood; three stories in height; shingle roofs permitted; dwellings, frame; one and one-half and two stories; fire department consists of 3 hand engines, 4 hose carriages; Siamese couplings used; 800 feet leather hose in good condition, 200 poor; 200 feet rubber, 100 feet cotton, in poor condition; value of apparatus and supplies, \$7500; 1 building owned by department, value, \$2500; membership of department, 210; all volunteers; total expense in 1882, \$900; bell alarm; chief elected by mayor and aldermen; water supply, 13 cisterns, supplied from river.

**Fairfield**, Somerset Co., population, 3044; fire limit, 1440 acres; ordinance providing for investigating causes of fires; buildings, wood; height, one and one-half and two stories; shingle roofs permitted; fire department consists of 1 steam engine, 2 hand engines, 3 hose carriages; Siamese couplings used; 1600 feet cotton hose in good condition;

800 feet leather, good, 400 poor; value of department apparatus and supplies, \$10,000; 3 buildings owned by department, value, \$5000; membership of department, 95; 32 part paid members; 63 volunteers; total expense in 1882, \$800; bell alarm; chief appointed by assessors; water supply, river and 15 cisterns.

**Farmington**, Franklin Co., population, 3353; area, 200 acres; fire limit, 150 acres; mercantile buildings, brick; two stories high; wooden roofs permitted; dwellings, wood; two stories; fire department consists of 1 hand engine; 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 1 building owned by department, value, \$400; membership of department, 45; all volunteers; bell alarm; chief elected by village; water supply, cisterns and wells,

**Fort Fairfield**, Aroostook Co., population, 2807; water supply, river and 20 cisterns.

**Gardiner**, Kennebec Co., population, 4439; area, 7680 acres; fire limit, 1280 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories high; wooden roofs permitted; dwellings, wood, two stories principally; fire department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages, 1 force pump, 5150 feet of cotton hose, in good condition; value of department apparatus, supplies, etc., \$15,000; six buildings owned by department, valued at \$3700; volunteer department, 120 men, 1 paid; bell alarm; chief elected by city council; water supply, 11 cisterns, supplied from rivers, springs and house-roofs; daily capacity, 275 hogs-heads each.

**Hallowell**, Kennebec Co., population, 3154; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and stone; height, three and four stories; wooden roofs permitted; dwellings, frame; two and three stories; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 5 hose carriages; quantity of serviceable hose, 2000 feet cotton, 600 linen, 500 leather; in poor condition, 1000 feet; value of department apparatus and supplies, \$12,000; 3 buildings owned by department, value, \$4000; membership of department, 75; full paid; total expense of maintaining department in 1882, \$2500; bell alarm; chief elected by city council; water supply, river and cisterns; number of cisterns, 8; supplied by springs; capacity, 200,000 gallons per day.

**Houlton**, Aroostook Co., population, 3228; area, 23,040 acres; fire limit, 500 acres; ordinance regulating sale and use of fire-works; frame buildings, two and three stories in height; shingle roofs permitted; fire department consists of steam engine, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; quantity of serviceable hose, 500 feet rubber, 1000 feet cotton, 200 feet leather; value of apparatus and supplies, \$8500; one building owned by department, value, \$1500; membership of department, 54; part paid members, 50; total expense in 1882, \$756; bell alarm; chief elected by company; water supply, stream; 3 cisterns, supplied from brook; capacity, 75 to 100 barrels daily.

**Kennebunk**, York Co., population, 2852; 3 hand engines; 2 hose carriages; 500 feet cotton hose in good condition; 100 feet linen, good; 100 feet leather, good; water supply, river, creek, cisterns; volunteer fire department, 75 men.

**Kittery**, York Co., population, 3230; no fire protection.

**Lewiston**, Androscoggin Co., population, 19,083; area, 10,240 acres; fire limit, 1280 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood, two stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hand engine, 20 chemical hand extinguishers, 1 hook and ladder truck, 5 hose car-



## MAINE.—Continued.

riages; 6000 feet cotton hose in good condition; 800 feet leather hose, good; 8 horses; value of apparatus and supplies, \$60,000; 5 buildings owned by department, value, \$23,000; membership of department, 65; full paid members, 2; part paid members, 14; cost of maintaining department in 1882, \$12,000; Gamewell fire alarm system; 24 street boxes; chief elected by board of governors; water supply, 1 reservoir; direct pumping system; capacity, 8,000,000 gallons daily; 19 cisterns; capacity of each, 20,000 gallons daily; 17 miles street mains and supply pipes; diameter of largest, 24 inches; smallest, 8 inches; 149 hydrants; water pressure, 84 pounds; cost of maintaining water department in 1882, \$25,837.

**Lisbon Falls**, Androscoggin Co., population, 2641; 1 hand engine; 1 hose carriage; 300 feet poor cotton hose; volunteer fire department, 10 men.

**Machias**, Washington Co., population, 2203; area, 10,000 acres; fire limit, 600 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood; height, one to three stories; shingle roofs permitted; dwellings, wood, one to three stories; 2 hand engines; 2 hose carriages; force pump; 1500 feet rubber hose in good condition, 500 poor; value of apparatus and supplies, \$5,000; bell and whistle alarm; water supply, 5 cisterns, supplied by springs and brooks; river.

**Norway**, Oxford Co., population, 2519; chief engineer investigates fires; mercantile buildings, wood, two stories in height; wooden roofs permitted; dwellings, frame and brick, two stories, fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet linen hose and 500 feet leather hose in good condition; value of apparatus and supplies, \$3500; 2 buildings owned by department, value, \$1000; membership of department, 80, part paid; total expense in 1883, \$300; bell alarm; chief elected by corporation; water supply, 6 cisterns.

**Oakland**, Kennebec Co., population, 2500; frame buildings; fire department consists of 1 hand carriage, 1 hose carriage, 1000 feet cotton hose in good condition; value of apparatus and supplies, \$2000; membership of department, 40, all volunteers; bell and whistle alarm; chief elected by companies; water supply, streams; 2 cisterns supplied by pumping from river; capacity, 20,000 gallons per day.

**Old Town**, Penobscot Co., population, 3395; 3 hand engines; 3 chemical engines; 3 hose carriages; 900 feet cotton hose in good condition; 500 feet leather, good; 500 feet poor; water-works, river, 8 reservoirs; volunteer fire department, 180 men.

**Orono**, Penobscot Co., population, 2245; area, 15,000 acres; fire limit, 8000; State law regulates sale and use of fire-works; causes of fires investigated; mercantile buildings, wood, two stories in height; wooden roofs permitted; dwellings, frame, one and a-half and two stories; fire department consists of 3 hand engines, 1 hook and ladder truck; 4 hose carriages, quantity of serviceable hose, 400 feet rubber, 200 feet linen, 1500 leather; value of apparatus and supplies, \$5000; value of buildings in use by department, \$18,500; membership of department, 80, all volunteers; total expense in 1882, \$700; bell alarm; water supply, 20 cisterns.

**Paris**, Oxford Co., population, 2931; 1 chemical engine; 2 hand engines; 3 hose carriages; volunteer fire department, 30 men.

**Pittston**, Kennebec Co., population, 2458; fire limit, 640 acres; mercantile buildings, brick, wood and stone; two stories in height; dwellings, wood; two stories; fire department consists of 1 hand engine, 3 chemical hand extinguishers, 1 hose carriage; 200 feet rubber hose in good condition, 600, poor; 400 feet leather, good; value of apparatus and supplies, \$1500; value of department building, \$500; membership of department, 70; all volunteers; bell

alarm; chief elected by the town; water supply, river; 2 cisterns, supplied from roofs of buildings; capacity, 10,000 gallons daily.

**Poland**, Androscoggin Co., population, 2442; no fire protection.

**Portland**, Cumberland Co., population, 33,810; 6 steam engines; 1 hand engine; 2 hook and ladder trucks; 7 hose carriages, 5000 feet cotton hose in good condition; 1000 feet poor; 1000 feet linen, good; 1000 feet poor; 6000 feet leather, good; 5000 feet, poor; water-works, gravity pressure, lake, 1 reservoir, 12,000,000 gallons capacity; 64 cisterns, 3,000,000 capacity; 63 miles of street mains and supply pipes; 226 hydrants; 6 men paid for full time; 104 men, part; 35 volunteers; 18 horses; fire alarm, 42 street boxes.

**Presque Isle**, Aroostook Co., population, 1305; area, 46,060 acres; frame buildings; no fire protection.

**Rockland**, Knox Co., population, 7599; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 450 feet rubber hose, in poor condition; 2800 feet cotton, good; 450 feet linen, good; 850 feet leather, good; water-works, gravity, river, 13 reservoirs, 75,000 gallons capacity each; 200 cisterns, 200,000 capacity; 33 miles street mains and supply pipes; 18 hydrants; 1 man paid full time; 82 men, part; 2 horses.

**Saccarappa**, Cumberland Co., population, 2487; no fire protection.

**Saco**, York Co., population, 6389; 2 steam engines; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 3000 feet cotton, good; water supply, river, 20 cisterns, 20,000 gallons capacity; 42 men paid for part time; 4 horses.

**Saint George**, Knox Co., population, 2875; no fire protection.

**Searsport**, Waldo Co., population, 2322; area, 17,920 acres; fire limit, 1280 acres; ordinance for investigating causes of fires; mercantile buildings, wood; height, two stories; wooden roofs permitted; dwellings, wood, one and a-half stories; fire department consists of 1 hand engine and 1 hose carriage, 100 feet rubber hose and 900 feet linen hose, serviceable; value of department apparatus and supplies, \$1000; one building used by department; value, \$1000; membership of department, 63, part paid; bell and whistle alarm; chief elected by town; water supply, 6 cisterns; capacity, 115,580 gallons daily.

**Skowhegan**, Somerset Co., population, 3360; area, 22,740 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; buildings, frame; height, two stories; wooden roofs permitted; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 1050 feet rubber hose, 1000 feet leather hose, in good condition; 500 leather, poor; 2 horses used; value of department, apparatus and supplies, \$6600; two buildings owned by department, value, \$1600; membership of department, 80, two paid; total expense in 1882, \$600; bell and whistle alarm; chief appointed by the assessors of the corporation; water supply, 20 reservoirs, and 20 cisterns supplied by force pumps and pipes from aqueduct.

**South Berwick**, York Co., population, 2677; 3 hand engines; 3 hose carriages; 1200 feet leather hose, in good condition; 600 feet leather, poor; water supply, 2 rivers, 2 reservoirs, 75 hogsheads capacity; volunteer fire department, 225 men.

**South Paris**, Oxford Co., population, 815; area, 100 acres; fire limit, same; causes of fires investigated; frame buildings, one and two stories in height; shingle roofs; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet of rubber hose in good condition; 300 feet leather, poor; value of apparatus and supplies, \$1500; 1 building owned by department, value \$1000; membership of department, 50; part paid;

total expenses in 1882, \$200; bell alarm; chief elected by the village corporation; water supply, river and 11 cisterns.

**Springvale**, York Co., population, 1116; frame buildings; no fire department; 600 feet rubber hose, 400 feet linen hose, in good condition; water supply, aqueduct leading from pond; gravity system; 4 miles street mains and supply pipes; diameter of largest, 4½ inches; smallest, 2½ inches; 25 hydrants; water pressure at hydrants, 40 pounds.

**Thomaston**, Knox Co., population, 3017; 1 steam engine; 2 hand engines; 5 hose carriages; 1200 feet rubber hose in good condition; 800 feet cotton, good; 300 feet, poor; water supply, 11 reservoirs, river, and pond; volunteer fire department, 190 men.

**Turner**, Androscoggin Co., population, 2285; no fire protection.

**Waldoborough**, Lincoln Co., population, 3758; mercantile buildings, brick, two to three stories in height, shingle roofs permitted; dwellings, frame, 1½ stories; fire department consists of 2 hand engines, 2 hose carriages, 150 feet rubber hose in good condition, 50 poor, 450 feet linen, 100 feet leather in good condition, value of apparatus and supplies, \$1500; one building in use by department; bell alarm; water supply, cisterns and river.

**Waterville**, Kennebec Co., population, 1672; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 1100 feet cotton hose in good condition; 1000 feet linen (rubber lined), good; 1200 feet leather, good; 200 feet leather, poor; water supply, river, 22 reservoirs, 250 hogsheads capacity each; ¼ mile street mains and supply pipes; 2 hydrants; volunteer fire department, 208 men.

**Wells**, York Co., population, 2450; no fire protection.

**Westbrook**, Cumberland Co., population, 3981; 1 hand engine; 1 chemical engine; 4 chemical extinguishers; 2 hose carriages and 300 feet leather hose in good condition, belonging to mill; water-works; 9 hydrants.

**West Waterville**, Kennebec Co., population, 1647; 1 hand engine; 1 hose carriage; 400 feet rubber hose in good condition; 50 feet poor; water supply, creek and cisterns; volunteer fire department, 39 men.

**Winterport**, Waldo Co., population, 2260; no fire protection.

**Wiscasset**, Lincoln Co., population, 1847; 2 hand engines; 2 hose carriages; 1050 feet leather hose in good condition; water supply, river and wells; volunteer fire department, 100 men.

## MARYLAND.

**Abingdon**, Harford Co., population, 2888; no fire protection.

**Baltimore**, Baltimore Co., population, 332,313; area, 10,880 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and stone; height, three to seven stories; dwellings, brick, three to five stories; fire department consists of 17 steam engines, 36 chemical hand extinguishers, 5 hook and ladder trucks, 26 hose carriages; 14,500 feet rubber hose; 8350 feet cotton hose in good condition; 76 horses; value of apparatus and supplies, \$140,000; value of buildings in use by department, \$170,000; membership of department, 215; full paid members, 54; part paid, 161; cost of maintaining department in 1882, \$186,000; Gamewell telegraph; 168 street boxes; chief elected by fire marshal; fire patrol incorporated and supported by insurance companies; 5 permanent members; cost of maintaining patrol in 1882, \$6405; water supply, gravity and pumping system; 7 reservoirs; capacity, 200,000,000 gallons daily; 300 miles street mains; diameter of largest, 40 inches; smallest, 1½ inches; 892 hydrants; water pressure, 30 to 75 pounds; cost of maintaining water department in 1882, \$93,012.

**Belt of Baltimore**, Baltimore Co., surrounding Baltimore City, extending from city limit 3 miles; population, 10,000; area, 22,400 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, brick and wood, three stories; fire department consists of 9 chemical engines, 12 chemical hand extinguishers, 3 hook and ladder trucks; 1800 feet rubber hose in good condition; 20 horses; value of apparatus and supplies, \$40,000; 8 buildings in use by department, value, \$20,000; membership of department, 68; full paid members, 20; part paid, 48; total expense in 1882, \$15,000; chief elected by county commissioners.

**Belair**, Harford Co., population, 6586; no fire protection.

**Cambridge**, Dorchester Co., population, 2262; 1 hand engine; 1 hose carriage; 300 feet leather hose in good condition, 100 feet poor; water supply, wells.

**Chesapeake City**, Cecil Co., population, 1402; no fire protection.

**Chestertown**, Kent Co., population, 2360; area, 100 acres; mercantile buildings, brick and wood, two and three stories in height; shingle roofs permitted; dwellings, brick and wood, two and three stories; fire department consists of 2 hand engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 200 feet rubber hose, 100 feet leather hose, in good condition; value of apparatus and supplies, \$2000; two buildings, owned by department, value, \$1200; membership of department, 30, all volunteers; bell alarm; water supply, pumps and wells.

**Cumberland**, Alleghany Co., population, 10,693; area, 1300 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick; height, two and three stories; wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 400 feet linen hose; 2000 feet leather hose in good condition; value of department apparatus, \$2000; value of buildings owned by department, \$10,000; cost of maintaining department in 1882, \$400; bell and whistle alarm; water supply, water-works, Holly system; 30 miles street mains; diameter of largest, 12 inches; smallest, 2 inches; number of hydrants, 100; pressure, 130 pounds; cost of maintaining water department in 1882, \$700.

**Dublin**, Harford Co., population, 5058; no fire protection.

**Easton**, Talbot Co., population, 3005; 1 steam engine; 2 hand engines; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 300 feet good rubber hose; 50 feet cotton, good; 50 feet linen, good; 450 feet leather, good; water supply, 7 cisterns, 100,000 gallons capacity; volunteer fire department, 60 men.

**Elkton**, Cecil Co., population, 1752; 2 hand engines; 600 feet poor leather hose.

**Ellicott City**, Howard Co., population, 1784; no fire protection.

**Emmitsburgh**, Frederick Co., population, 847; 1 hand engine; 1 hose carriage; 200 feet leather hose.

**Frederick**, Frederick Co., population, 8659; 3 steam engines; 7 hose carriages; water supply, streams and 1 cistern; 2200 feet good rubber hose; volunteer fire department, 800 men.



## MARYLAND.—Continued.

**Frostburg**, Alleghany Co., population, 4057; ordinance regulating sale and use of fire-works; mercantile buildings, brick, one to three stories, wooden roofs permitted; dwellings, frame, 2½ stories; fire department consists of 1 hook and ladder truck, 2 hose carriages, Siamese couplings used, 500 feet rubber hose in good condition; value of department apparatus and supplies, \$1000; one building in use by department; annual rental, \$100; membership of department, 52, all volunteer; chief elected by company; water supply, 2 reservoirs supplied from springs; 5 miles street mains, diameter of largest, 8 inches; smallest, 4 inches; number of hydrants, 30.

**Hagerstown**, Washington Co., population, 6627; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height, wooden roofs permitted; dwellings, frame and brick, two stories; fire department consists of 2 steam engines, 3 hand engines, 1 hook and ladder truck; 11 hose carriages, Siamese couplings used; quantity of serviceable hose, 500 feet cotton; 2,000 leather; 300 feet rubber in poor condition; value of apparatus and supplies, \$11,500; five buildings owned by department; value, \$30,000; membership of department, 900; five paid; total expense in 1882, \$1000; bell alarm; water supply, gravity pressure; 1 reservoir, supplied by stream; capacity, 23,000,000 gallons daily; 16 miles street mains and supply pipes; diameter of largest main, 12 inches; smallest, 4 inches; 55 hydrants; water pressure, 135 pounds.

**Havre de Grace**, Harford Co., population, 2816; no fire protection.

**Kent Island**, Queen Anne Co., population, 2137; no fire protection.

**Lonaconing**, Alleghany Co., population, 2808; no fire protection.

**Newtown**, population, 1500; no fire protection.

**Petersville**, Frederick Co., population, 2603; no fire protection.

**Pocomoke**, Worcester Co., population, 1425; no fire protection.

**Port Deposit**, Cecil Co., population, 1950; 1 steam engine; 2 hand engines; 2 hose carriages; water supply, river; 500 feet good rubber hose; volunteer fire department, 15 men.

**Queenstown**, Queen Anne Co., population, 2953; no fire protection.

**Ray**, population, 1000; no fire protection.

**Ruthsburg**, Queen Anne Co., population, 2040; no fire protection.

**Saint Michael's**, Talbot Co., population, 1175; no fire protection.

**Salisbury**, Wicomico Co., population, 2581; area, 1000 acres; fire limit, same; ordinance providing for investigating causes of fires; mercantile buildings frame, two stories high, shingle roofs; dwellings frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; 100 poor; value of apparatus and supplies, \$6500; one building owned by department, value, \$500; membership of department, 135, all volunteers; total expense in 1882, \$30; bell alarm; chief elected by board of town commissioners; fire patrol, volunteer, 25 members; water supply, river and mill ponds.

**Sharpsburgh**, Washington Co., population, 1260; no fire protection.

**Snow Hill**, Worcester Co., population, 1276; no fire protection.

**Stockton**, Worcester Co., population, 2836; no fire protection.

**Westminster**, Carroll Co., population, 2507; area, 1500 acres; fire limit, 2500 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height, wooden roofs permitted; dwellings, brick, two and three stories; fire department consists of 1 chemical engine; 4 chemical hand extinguishers; 1 hook and ladder truck; 200 feet rubber hose in good condition; value of apparatus and supplies, \$3000; 1 building owned by department, value, \$5000; membership of department, 50, all volunteers; total expense in 1882, \$150; bell alarm; chief elected by company; no water supply.

**Williamsport**, Washington Co., population, 1503; no fire protection.

**Woodberry**, Baltimore Co., population, 4610; no fire protection.

## MASSACHUSETTS.

**Abington**, Plymouth Co., population, 3697; frame buildings, two and three stories in height; shingle roofs permitted; fire department consists of 2 chemical engines, 2 hook and ladder trucks; value of apparatus and supplies, \$3000; 2 buildings used by department; membership of department, 50, part paid; bell alarm; chief elected by board of engineers.

**Acton**, Middlesex Co., population, 1797; water supply, river; no fire protection.

**Acushnet**, Bristol Co., population, 1105; no fire protection.

**Adams**, Berkshire Co., population, 5591; mercantile buildings, frame, two stories; shingle roofs permitted; dwellings, frame, one to three stories; fire department consists of 6 hose carriages; 10,000 feet linen hose in good condition; value of apparatus and supplies, \$4000; 4 buildings owned by department; membership of department, 50, all volunteers; total expense in 1882, \$50; bell alarm; chief elected by the town; water supply, reservoir, supplied from spring, gravity; 10 miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 4 inches; 137 hydrants; water pressure, 120 pounds.

**Agawam**, Hampden Co., population, 2216; no fire protection.

**Amesbury**, Essex Co., population, 3355; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1500 feet fair hose; volunteer fire department, 110 men.

**Amherst**, Hampshire Co., population, 4299; 1 hand engine; 1 chemical extinguisher; 1 hook and ladder truck; 1 hose carriage; 650 feet cotton hose in good condition; 800 feet leather, good; 400 feet poor; water-works, gravity pressure; 7 reservoirs; 8 miles of street mains and supply pipes; 34 hydrants; volunteer fire department, 26 men.

**Andover**, Essex Co., population, 5169; 1 steam engine; 1 hand engine; 2 hose carriages; water supply, 13 cisterns; 60 men paid full time.

**Arlington**, Middlesex Co., population, 4100; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 2000 feet good linen hose; water-works, gravity pressure; 12 miles of mains; 96 hydrants; volunteer fire department, 37 men.

**Ashburnham**, Worcester Co., population, 1606; frame buildings, two stories high; fire department consists of 2 hand engines, 3 hose carriages; 300 feet cotton hose in good condition, 300 poor; 600 feet leather hose in good condition, 200 poor; value of department apparatus and supplies, \$2000; 2 buildings owned by department, value, \$2500; membership of department, 107, all volun.

teers; total expense in 1882, \$976; bell alarm; chief elected by the selectmen; water supply, streams.

**Ashfield, Franklin Co.,** population, 1066; no fire protection.

**Ashland, Middlesex Co.,** population, 2394; area, 7672 acres; fire limit, same; sale and use of fire-works prohibited; mercantile buildings, wood and brick, two to four stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 650 feet cotton hose in good condition; 500 feet linen hose in poor condition; 1000 feet leather, good; 500 poor; 4 horses hired; value of apparatus and supplies, \$7700; 1 building owned by department, value, \$2000; membership of department, 43; total expense in 1882, \$1334; bell alarm; chief appointed by selectmen; water supply, river, brooks and ponds.

**Athol, Worcester Co.,** population, 4307; area, 36,000 acres; fire limit, 1000 acres; mercantile buildings, wood and brick, three stories high; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; quantity of serviceable hose, 550 feet rubber, 2050 cotton, 1450 leather; value of apparatus and supplies, \$8000; value of department buildings, \$1500, 1 rented at \$40 per year; membership of department, 50, part paid; cost of maintaining department in 1882, \$4300; bell alarm; chief elected by board of engineers; water supply, 2 reservoirs, supplied by brooks, gravity pressure; 10 miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 50 hydrants, water pressure, 150 pounds; cost of maintaining water department in 1882, \$2500.

**Attleboro, Bristol Co.,** population, 11,111; fire limit, 1280 acres; mercantile buildings, wood, three stories in height, wooden roofs; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 500 feet linen hose; 2000 feet leather hose in good condition; value of department apparatus and supplies, \$5000; 1 building belonging to department, value, \$2000; membership of department, 36, part paid; expense for 1882, \$900; bell and whistle alarm; chief elected by district; water supply, Holly system; 1 reservoir, supplied by pumps; capacity, 4,000,000 gallons daily; number of miles of street mains and pipes, 10; diameter of largest, 10 inches; smallest, 4 inches; number of hydrants, 75; hydrant pressure, 125 pounds.

**Auburn, Worcester Co.,** population, 1317; no fire protection.

**Ayer, Middlesex Co.,** population, 1881; area, 5760 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height, wooden roofs permitted; dwellings, frame, one and two stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose; 300 feet cotton hose in good condition; 500 feet leather hose, good; 500 feet, poor; value of apparatus and supplies, \$3000; 2 buildings used by department, value, \$800; membership of department, 75; full paid members, 71, part paid, 4; total expense in 1882, \$780; bell and whistle alarm; chief elected by board of engineers; water supply, 5 reservoirs, supplied by pumping and springs.

**Barnstable, Barnstable Co.,** population, 4242; no fire protection.

**Barre, Worcester Co.,** population, 2419; area, 25,600 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two stories, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 hand engines; 1 chemical engine; 6 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; 5000 feet rubber hose; 2000 feet cotton hose

in good condition; value of apparatus and supplies, \$2000; membership of department, 75, part paid; total expense in 1882, \$650; bell alarm; chief elected by board of engineers; water supply, reservoirs and stream.

**Becket Centre, Berkshire Co.,** population, 1123; no fire protection.

**Belchertown, Hampshire Co.,** population, 2346; no fire protection.

**Bellingham, Norfolk Co.,** population, 1223; water supply, river; no fire protection.

**Belmont, Middlesex Co.,** population, 1615; area, 2700 acres; fire limit, same; frame buildings, 2½ stories in height, shingle roofs permitted; fire department consists of 2 hand engines; 1 chemical engine; 2 hose carriages; 600 feet cotton hose in good condition; 400 feet poor; 200 feet linen hose; 300 feet leather in good condition; value of apparatus and supplies, \$3000; value of buildings belonging to department, \$1500; membership of department, 73, all volunteers; total expense of department in 1882, \$938; bell alarm; chief elected by the board; water supply, 3 reservoirs, supplied from brooks; capacity, 85,000 gallons daily.

**Beverly, Essex Co.,** population, 8456; area, 8400 acres; fire limit, same; ordinance regulating sale and use of fire-works; frame buildings, two to four stories in height, shingle roofs permitted; fire department consists of 2 steam engines; 3 hand engines; 1 hook and ladder truck; 7 hose carriages; Siamese couplings used; 3000 feet cotton hose in good condition; 1750 feet leather hose, poor condition; 4 horses; value of apparatus and supplies, \$40,000; membership of department, 200, all volunteers; cost of maintaining department in 1882, \$4000; bell alarm; chief elected by the board; water supply, direct pumping system; 45 miles street mains and supply pipes; diameter of largest, 20 inches, smallest, 4 inches; 80 hydrants; water pressure, 45 pounds; cost of maintaining water department in 1882, \$14,000.

**Billerica, Middlesex Co.,** population, 2000; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 100 feet linen hose in good condition; 100 feet leather, good; water supply, river; 30 men paid for part time.

**Blackstone, Worcester Co.,** population, 4908; 1 steam engine; 1 hose carriage; 1250 feet good cotton hose; volunteer fire department, 20 men; 2 horses.

**Boston, Suffolk Co.,** population, 362,839; area, 22,922 acres; fire limit same; ordinance regulating sale and use of fire-works; mercantile buildings brick; five stories in height; dwellings brick, three stories; fire department consists of 29 steam engines, 7 chemical engines, 12 hook and ladder trucks, 1 fire-boat, 1 water tower; Siamese couplings used; quantity of serviceable hose, 67,196 feet, 12,763 feet rubber, 36,007 feet cotton, 12,016 leather; 150 horses; value of apparatus and supplies, \$500,000; number of buildings owned by department, 16, membership of department, 663; full paid members, 312; part paid, 351; cost of maintaining department in 1882, \$595,000; Gamewell alarm; 309 street boxes; chief appointed by Board of Fire Commissioners; fire patrol, incorporated and supported by underwriters; 18 members; cost of maintaining patrol in 1882, \$26,800; water supply, 238 reservoirs; capacity, 40,000,000 gallons per day; 500 miles street mains; diameter of largest, 48 inches; smallest, 4 inches; 4461 hydrants, pressure 10 to 80 pounds; cost of maintaining water department in 1882, \$312,600.

**Bradford, Essex Co.,** population, 2643; 1 hand engine; 1 hose carriage; water supply, 3 cisterns; 1000 feet good linen hose; volunteer fire department, 50 men.

**Braintree, Norfolk Co.,** population, 3855; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings,

## MASSACHUSETTS.—Continued.

wood, two and three stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1250 feet rubber hose, in good condition; 100 poor; 400 feet cotton good, 400 poor; 600 feet linen, poor; 400 feet leather, good; factories have force pumps and hose; 5 horses in use; value of apparatus and supplies, \$12,000; three buildings owned by department, value \$4200; membership of department, 25; full paid; total expenses of 1882, \$2000; bell alarm; chief elected by board of engineers; water supply, reservoirs and ponds.

**Brewster**, Barnstable Co., population, 1144; no fire protection.

**Bridgewater**, Plymouth Co., population, 3620; frame buildings; no fire department; 1 hook and ladder truck; 4 fire-boats, value of apparatus and supplies, \$350; one building owned by department, value \$300; bell alarm; water supply, wells.

**Brockton**, Plymouth Co., population, 13,608; 1 steam engine; 4 hand engines; 4 chemical engines; 1 hook and ladder truck; 5 hose carriages; water works, Holly system, 500,000 gallons capacity; 1 reservoir; 4 miles of mains; 50 hydrants; 12 cisterns; 2700 feet good cotton hose, rubber lined; 1800 feet good leather hose; 200 feet poor cotton hose; 1800 feet poor leather hose; 330 men paid part time.

**Brookfield**, Worcester Co., population, 2820; frame buildings, two stories in height, shingle roofs; fire department consists of 2 hand engines, 2 hose carriages, 1 steam pump; 300 feet rubber hose in poor condition, 1200 feet cotton, good; 300 feet linen, good; 300 feet leather, good; 300 poor; value of department apparatus and supplies, \$6000; two buildings owned by department, value \$1600; membership of department, 110; all volunteers; total expenses in 1882, \$600; bell and whistle alarm; chief appointed by selectmen; water supply, 7 reservoirs; 6 cisterns.

**Brookline**, Norfolk Co., population, 8057; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 5000 feet cotton hose in good condition; 1500 feet leather, good; 500 feet, poor; water works, direct and gravity pressure; 1 reservoir, stand-pipe, 2,000,000 gallons capacity; 25½ miles of street mains and supply pipes; 154 hydrants; 4 men paid full time; telephone alarm; 55 volunteers; 6 horses.

**Buckland**, Franklin Co., population, 1739; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; 800 feet leather, poor; water supply, 6 cisterns; volunteer fire department.

**Cambridge**, Middlesex County, population, 52,669; area, 3744 acres; no fire limits; ordinance regulating sale and use of fire-works; none for investigating fires; mercantile buildings, brick, three stories in height, shingle roofs permitted; dwellings frame, two and a half stories; fire department consists of 6 steam engines, 1 chemical engine, 2 hook and ladder trucks, 6 hose carriages; two-way Siamese couplings used; 8850 feet cotton hose in good condition, 8850 poor; 3450 feet of leather hose in good condition, 3450 poor; 23 horses; value of apparatus and supplies, \$75,000; 7 buildings in use by department, value, \$90,000; 2 rented, \$100 each per annum; membership of department, 98; full paid members, 24; part paid, 74; cost of maintaining department in 1882, \$58,332; automatic fire alarm; 68 street boxes; chief appointed by mayor, and approved by city council; water supply, direct pumping and gravity; reservoir supplied by pumping; capacity, 5,000,000 gallons daily; 85 miles street mains, diameter of largest, 30 inches, smallest, 3 inches; 390 hydrants; pressure, 30 pounds; cost of maintaining water department in 1882, \$25,000.

**Campello**, Plymouth Co., population, 5500; 1 chemical engine; 1 hand engine; 1 hose carriage;

water supply, 8 cisterns; volunteer fire department, 65 men.

**Carver**, Plymouth Co., population, 1039; no fire protection.

**Charlton**, Worcester Co., population, 1900; no fire protection.

**Chatham**, Barnstable Co., population, 2250; no fire protection.

**Chelmsford**, Middlesex Co., population, 2553; no fire protection.

**Chelsea**, Suffolk Co., population, 21,782; area, 2400 acres; fire limit, same; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, wood, 2½ and three stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 1400 feet rubber hose in good condition; 1350 poor; 4000 feet cotton, good; 9 horses; value of apparatus and supplies, \$42,700; 4 buildings owned by department, value, \$59,500; membership of department, 63, 8 part paid members; cost of maintaining department in 1882, \$22,000; Gamewell fire alarm telegraph; 20 street boxes; chief appointed by mayor and aldermen; water supply, 17 reservoirs; capacity, 500,000 gallons daily, gravity; 4 wells; 28 miles street mains; diameter of largest, 16 inches; smallest, 3 inches; 141 hydrants; water pressure, 45 pounds; cost of maintaining water department in 1882, \$1800.

**Cheshire**, Berkshire Co., population, 1537; water supply, gravity pressure; 1 reservoir; 2½ miles mains; 19 hydrants; no fire protection.

**Chester**, Hampden Co., population, 1473; water supply, creek and wells; no fire protection.

**Chicopee**, Hampden Co., population 11,286; fire limit, 640 acres; mercantile buildings, brick, height, three and four stories; shingle roofs permitted; dwellings, brick and wood, two and a half and three stories; fire department consists of 1 steam engine, 2 chemical engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 500 feet rubber hose, good condition; 1950 feet leather good, 700 poor; value of department apparatus and supplies, \$22,710; two buildings owned by department, value, \$4300; membership of department, 108, paid; cost of maintaining department in 1882, \$5000; bell alarm; chief elected by department; water supply, 10 reservoirs, capacity, 15,000 gallons daily; 1¼ miles street mains, diameter of largest, 6 inches; smallest, 3 inches; 29 hydrants, pressure, 50 pounds; cost of maintaining water department in 1882, \$500.

**Clinton**, Worcester Co., population, 8029; area, 2560 acres; fire limit, same; mercantile buildings, wood and brick; height, two and three stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; number of feet serviceable hose: 300 rubber, 1300 cotton, 2150 leather; 2 horses; 3 buildings used by department; membership of department, 93; 1 full paid member; 92 part paid; total expense in 1882, \$4745; steam gong alarm; water supply, 2 reservoirs, supplied by streams and gravity pressure; capacity, 6,000,000 gallons daily; 11¼ miles street mains; diameter of largest, 16 inches; smallest, 6 inches; number of hydrants, 71.

**Cohasset**, Norfolk Co., population, 2182; 1 hand engine; 1 hose carriage; volunteer fire department, 20 men.

**Coleraine**, Franklin Co., population, 1777; no fire protection.

**Concord**, Middlesex Co., population, 3922; area, 50,000 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fire; investigated; frame buildings, two stories in height; shingle roofs permitted; fire department consists of



2 hand engines, 3 hose carriages, 1200 feet rubber hose, 1500 feet cotton hose, in good condition; value of apparatus and supplies, \$3500; 4 buildings owned by department; value, \$1500; membership of department, 75, full paid; cost of maintaining department in 1882, \$1500; bell alarm; chief elected by department; water supply, 1 reservoir, supplied from pond; 15 miles street mains and supply pipes; diameter of largest, 10 inches; smallest, 4 inches; 57 hydrants; water pressure, 50 pounds; cost of maintaining water department in 1882, \$245.

**Conway, Franklin Co.,** population, 1760; 1 hand engine; 1 hose carriage; 400 feet cotton hose in good condition; 400 feet leather, poor; water supply, river; volunteer fire department, 30 men.

**Dalton, Berkshire Co.,** population, 2052; no fire protection.

**Danvers, Essex Co.,** population, 6598; area, 7680 acres; sale and use of fire-works and fire-crackers prohibited; mercantile buildings, wood, two to four stories in height; shingle roofs permitted; dwellings, wood, two and three stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 9 hose carriages; 1000 feet rubber hose; 2000 feet cotton in good condition; 500 feet linen in poor condition; 1000 feet leather, good; value of apparatus and supplies, \$2275; value of buildings in use by department, \$4600; membership of department, 100; cost of maintaining department in 1882, \$2233; bell and whistle alarm; chief elected by board of engineers; water supply, aqueduct; pumping system; 31½ miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 200 hydrants, pressure, 50 to 85 pounds; cost of maintaining department in 1882, \$16,894.

**Dartmouth, Bristol Co.,** population, 3430; no fire protection.

**Dedham, Norfolk Co.,** population, 6233; ordinance regulating sale and use of fire-works; mercantile buildings, usually frame, two stories; wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 steam engine, 5 hand engines, 1 hook and ladder truck, 6 hose carriages; Siamese couplings used; 600 feet rubber hose in good condition, 1700 poor; 1350 feet cotton hose, good; 1100 feet leather, poor; value of department apparatus and supplies, \$8000; 7 buildings owned by department, value, \$15,000; membership of department, 110, all volunteers; total expense in 1882, \$3614; bell alarm; chief elected by engineers, who are appointed by selectmen; water supply, water-works, pumping system; 8 reservoirs and 16 cisterns; 8 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; number of hydrants, 76; pressure of water at hydrants, 40 to 60 pounds; water department owned by private company.

**Deerfield, Franklin Co.,** population, 3543; no fire protection.

**Dennis, Barnstable Co.,** population, 3288; no fire protection.

**Dighton, Bristol Co.,** population, 1791; no fire protection.

**Douglass, Worcester Co.,** population, 2241; no fire protection.

**Dracut, Middlesex Co.,** population, 1595; no fire protection.

**Dudley, Worcester Co.,** population, 2803; no fire protection.

**Duxbury, Plymouth Co.,** population, 2196; no fire protection.

**East Bridgewater, Plymouth Co.,** population, 2710; 1 hook and ladder truck.

**East Hampton, Hampshire Co.,** population, 4206; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; water-works, direct pressure; 2½ miles mains; 21 hydrants; 1000 feet rubber hose in good condition; 1500 feet linen, good; 300 feet leather, good; volunteer fire department, 50 men.

**East Weymouth, Norfolk Co.,** population, included in Weymouth proper; area, 12,000 acres; fire limit, 9000 acres; ordinance regulating sale and use of fire-works; mercantile buildings, frame; one and a half and two stories in height, wooden roofs permitted; dwellings, wood, one and two stories; fire department consists of 2 steam engines; 5 hand engines; 1 chemical engine; 4 hook and ladder trucks; 7 hose carriages; 4120 feet of hose in good condition; 800 feet poor; value of department apparatus, \$20,000; five buildings owned by department, value, \$12,500; membership of department, 320, all volunteers; total expense for 1882, \$4075; bell alarm; chief elected by board of engineers; water supply, streams, ponds; 18 cisterns, filled by engine.

**Easton, Bristol Co.,** population, 3902; frame buildings; no fire protection, or water supply.

**Edgartown, Dukes Co.,** population, 1303; sale and use of fire-works and fire-crackers prohibited; causes of fires investigated; fire department consists of 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 500 feet cotton hose; 500 feet leather in good condition; 1 building owned by department, value, \$800; membership of department, 30, full paid; total expense in 1882, \$100; bell alarm; chief elected by company; water supply, bay; 2 wells, of 50 barrels each.

**Enfield, Hampshire Co.,** population, 1043; 1 hand engine; 1 hose carriage; 250 feet rubber hose in good condition; water supply, river.

**Essex, Essex Co.,** population, 1670; area, 7839 acres; frame buildings, two stories in height; shingle roofs; fire department consists of 3 hand engines, 3 hose carriages; Siamese couplings used; 400 feet cotton hose in good condition; 500 feet leather hose, good condition; 300 poor; value of apparatus and supplies, \$4000; two buildings owned by department, value, \$2000; one rented; membership of department, 90; full paid members, 40; part paid, 50; total expense in 1882, \$479; bell alarm; chief elected by board of engineers; water supply, river and wells.

**Everett, Middlesex county,** population, 4159; area, 2300 acres; frame buildings, two stories in height; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 700 feet cotton hose in good condition; 700 feet leather, poor; 2 horses; value of apparatus and supplies, \$5700; value of department buildings, \$2000; membership of department, 25; full paid members, 1; part paid, 24; cost of maintaining department in 1882, \$2400; bell alarm; chief elected by selectmen; water supply, reservoir system; 16 miles street mains and supply pipes; diameter of largest, 16 inches; smallest, 4 inches; 68 hydrants; water pressure, 55 pounds; cost of maintaining water department in 1882, \$1400.

**Fairhaven, Bristol Co.,** population, 2875; 6400 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, two to four stories in height, shingle roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 7 chemical hand extinguishers; 1 hook and ladder truck, 2 hose carriages; 200 feet cotton hose in good condition; 600 poor; 100 feet rubber hose, poor; value of apparatus and supplies, \$1200; three buildings owned by department, value \$3000; membership of department, 76, full paid; total expense in 1882, \$1500; bell alarm; chief elected by selectmen; water supply, 7 reservoirs supplied from springs; capacity, 3000 gallons daily; river and ponds.

**Fall River, Bristol Co.,** population, 48,961; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, five and six stories in height; shingle roofs permitted; dwellings frame, one and one and a half stories; fire department consists of 7 steam engines; 1 hand engine, 2 chemical hand extinguishers, 3 hook and ladder trucks, 10 hose carriages; Siamese couplings used;

## MASSACHUSETTS.—Continued.

1500 feet cotton hose; 500 feet linen hose in good condition; 27 horses; value of apparatus and supplies, \$67,500; ten buildings owned by department, value (with land), \$262,700; membership of department, 139; full paid members, 19; part paid, 120; cost of maintaining department in 1882, \$35,000; fire alarm telegraph; 48 street boxes and 40 private boxes; chief elected by city council; water supply, direct pumping system; 54 miles street mains and supply pipes; diameter of largest, 24 inches; smallest, 6 inches, 559 hydrants; water pressure, 31 to 110 pounds; cost of maintaining water department in 1882, \$19,552.

**Falmouth**, Barnstable Co., population, 2422; no fire protection.

**Fitchburg**, Worcester Co., population, 12,405; area, 17,879 acres; fire limit, 550 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick, two to three stories in height; dwellings wood, two stories; fire department, 3 steam engines, 2 hook and ladder trucks, 6 hose carriages, 2 not in use; Siamese couplings used; quantity of serviceable hose; 4000 feet cotton, 2800 feet linen, 1500 feet leather; 6 horses; value of department apparatus and supplies, \$32,783; five buildings owned by department, value \$16,550; membership of department, 81; full paid members, 4; part paid, 77; cost of maintaining department in 1882, \$9657; Gamewell fire alarm; 28 street boxes; chief elected by city government in convention; water supply, gravity pressure, 3 reservoirs, capacity, 2,000,000 gallons per day; number of miles street mains, 26; diameter of largest, 16 inches; smallest, 4 inches; 208 hydrants; hydrant pressure, 75 to 150 pounds; cost of maintaining water department in 1882, \$4398.

**Florence**, Hampshire Co., population, 2566; mercantile buildings brick, two stories in height; shingle roofs permitted; dwellings wood, two stories; fire department consists of 2 chemical engines, 1 hook and ladder truck, 2 hose carriages, Siamese couplings used; 1000 feet rubber hose; 400 feet cotton hose in good condition; 400 feet linen, poor; value of apparatus and supplies, \$3000; one building owned by department, value \$4000; membership of department, 34; part paid; cost of maintaining department in 1882, \$1500; bell alarm; chief appointed by selectmen; water supply, gravity system, 22 miles street mains and supply pipes; diameter of largest, 16 inches; smallest, 4 inches; 47 hydrants; water pressure, 65 pounds; cost of maintaining department in 1882, \$5000.

**Foxborough**, Norfolk Co., population, 2950; 1 steam engine; 1 hand engine; 2 hose carriages; water supply, 1 cistern; 1500 feet good cotton hose; 600 feet linen, good; 200 feet leather, good; volunteer fire department, 57 men.

**Framingham**, Middlesex Co., population, 6235; 3 hand engines; 3 hose carriages; water supply, 8 cisterns; 4000 feet rubber hose in good condition; 200 feet linen, good; volunteer fire department, 140 men.

**Franklin**, Norfolk Co., population, 4051; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; height, two stories; wooden roofs permitted; dwellings, frame, two and a half stories; fire department consists of 3 hand engines, 2 chemical engines, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; quantity of serviceable hose; 400 feet rubber, 300 cotton, 600 leather; value of department apparatus and supplies, \$6000; 2 buildings owned by department, value, \$1500; membership of department, 175; 12 members full paid, 12 part paid; total expense in 1882, \$2000; bell alarm; chief elected by board of engineers, appointed by selectmen; water supply, 7 cisterns.

**Freetown**, Bristol Co., population, 1329; no fire protection.

**Gardner**, Worcester Co., population, 4988; area, 13,000 acres; fire limit same; ordinance regulating sale and use of fire-works; mercantile buildings wood, three stories high, shingle roofs; dwellings wood; one and a half stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 300 feet rubber hose in good condition, 100 poor; 500 feet cotton hose, good, 150 poor; 4000 feet linen, good, 500 poor; value of apparatus and supplies, \$6000; two buildings in use by department, value, \$7000, annual rent, \$200; membership of department, 120, part paid; cost of maintaining department in 1882, \$1400; steam whistle alarm; chief elected by engineers; water supply pumping system; 2 reservoirs, supplied by springs, capacity, 7000 gallons daily; 10 miles street mains, diameter of largest, 14 inches, smallest, 4 inches; 60 hydrants, water pressure, 120 pounds; cost of maintaining water department in 1882, \$561.

**Georgetown**, Essex Co., population, 2231; 1 steam engine; 3 hand engines; 6 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 1000 feet rubber hose in good condition; 1000 feet linen, good; 1000 feet leather, good; 500 feet poor; water supply, 16 reservoirs, 6 cisterns; volunteer fire department, 200 men.

**Gloucester**, Essex Co., population, 19,329; 3 steam engines; 5 hand engines; 1 chemical engine; 3 chemical extinguishers; 2 hook and ladder trucks; 3 hose carriages; water supply, 24 cisterns; 1000 feet good rubber hose; 2550 feet cotton, good; 6550 feet leather, good; 1000 feet rubber, poor; volunteer fire department, 314 men, 4 horses.

**Grafton**, Worcester Co., population, 4030; area, 8000 acres; fire limit, 3000 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood; height, two stories, wooden roofs; dwellings, wood, two stories; fire department consists of 3 hand engines, 3 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; quantity of serviceable hose, 600 feet cotton; 300 feet linen; 600 feet leather, poor; 200 feet cotton; 100 feet linen; 300 feet leather; no horses; value of department apparatus and supplies, \$6000; number of buildings belonging to department, 3; value, \$3000; membership of department, 128, full paid; expense for maintaining department in 1882, \$1957; bell alarm; chief elected by board of engineers.

**Granville**, Hampden Co., population, 1205; no fire protection.

**Great Barrington**, Berkshire Co., population, 4653; 1 hand engine; 1 hose carriage; 1000 feet cotton hose in good condition; 500 feet leather, good; 500 feet poor; water-works, gravity pressure; 1 reservoir, 150,000 gallons capacity;  $4\frac{1}{4}$  miles of street mains and supply pipes; 21 hydrants; volunteer fire department, 80 men.

**Greenfield**, Franklin Co., population, 3903; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 400 feet cotton hose in good condition; 100 feet linen, good; 2000 feet leather, good; water-works, gravity pressure; 1 reservoir, 100,000 gallons capacity; 5 cisterns, 55,000 gallons capacity; 10 miles of street mains and supply pipes; 42 hydrants; 80 men paid for part time.

**Groton**, Middlesex Co., population, 1862; 3 hand engines; 1 hook and ladder truck; 1 hose carriage; water supply, 6 cisterns, 24,000 gallons capacity; 50 feet rubber hose, in good condition; 350 feet leather, good; 50 feet, poor; 43 men paid full time.

**Groveland**, Essex Co., population, 2227; 1 hand engine; 60 feet good leather hose; water supply river, creek; 30 men paid full time.

**Hadley**, Hampshire Co., population, 1938; no fire protection.

**Hanover**, Plymouth Co., population, 1897; 1 hook and ladder truck; no fire protection.

**Hanson**, Plymouth Co., population, 1309; 1 steam engine.



**Hardwick**, Worcester Co., population, 2233; no fire protection.

**Harwich**, Barnstable Co., population, 3266; no fire protection.

**Harvard**, Worcester Co., population, 1253; no fire protection.

**Hatfield**, Hampshire Co., population, 1495; no fire protection.

**Haverhill**, Essex Co., population, 18,472; ordinance regulating sale and use of fire-works; mercantile buildings, brick, four and five stories in height; dwellings, frame, two and two and a half stories; fire department consists of 3 steam engines, 2 hand engines, 1 chemical engine, 20 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; quantity of serviceable hose, 500 feet rubber, 9000 cotton, 1000 feet leather; 1000 feet cotton in poor condition; 11 horses; value of apparatus and supplies, \$3000; 7 buildings owned by department, value, \$18,000; membership of department, 166; full paid members, 7; part paid, 12; total expense in 1882, \$16,000; Gamewell fire alarm telegraph; 11 street boxes; chief elected by joint committee of city government; water supply, 15 reservoirs, supplied by aqueduct; capacity of each, 70,000 gallons daily; gravity system; 8 miles street mains and supply pipes; diameter of largest, 16 inches; smallest, 7 inches; 80 hydrants, water pressure, 80 pounds; water-works owned by private company.

**Hindsdale**, Berkshire Co., population, 1595; no fire protection.

**Hingham**, Plymouth Co., population, 4485; area, 23,040 acres; fire limit, same; chief investigates fires; mercantile buildings, wood, two and a half stories; wooden roofs permitted; dwellings, wood, two and a half stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 5 hose carriages; 1100 feet rubber hose; 2100 feet cotton hose in good condition; value of department apparatus and supplies, \$100,000; number of buildings used by department, 5, value, \$7500; membership of department, 115, all volunteers; expense for 1882, \$23.61; bell alarm; chief elected by engineers, who are appointed by selectmen; water supply, gravity pressure; number of miles of street mains, 15; diameter of largest, 16 inches; smallest, 4 inches; number of hydrants, 80, pressure, 55 pounds; water-works owned by private corporation.

**Holbrook**, Norfolk Co., population, 2130; 1 steam engine; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition, 1000 feet poor; 1000 feet cotton, good; water supply, 5 reservoirs; 4, 250 barrels capacity; 1, 2000 barrels; 100 men paid for part time.

**Holden**, Worcester Co., population, 2499; area, 22,000 acres; fire limit, same; frame buildings; no fire protection.

**Holliston**, Middlesex Co., population, 3098; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; water supply, creek, 5 cisterns; 2000 feet cotton hose in good condition; 500 feet linen, good; 1000 feet leather, good; volunteer fire department, 65 men.

**Holyoke**, Hampden Co., population, 21,915; area, 9127 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, four stories in height; wooden roofs permitted; dwellings, wood and brick, three stories; fire department consists of 3 steam engines, 2 hook and ladder trucks, 7 hose carriages; Siamese couplings used; 6500 feet cotton hose; 500 feet linen in good condition; in poor condition, 400 feet rubber, 800 feet linen, 400 leather; 7 horses; value of apparatus and supplies, \$23,500; 5 buildings owned by department, value, \$17,000; membership of department, 109, part paid; total expense in 1882, \$17,230; telegraph alarm, 38 street boxes; chief elected by city government; water supply, water-works, gravity pressure;

27 miles street mains; diameter of largest, 16 inches, smallest, 4 inches; 472 hydrants, water pressure, 25 to 95 pounds.

**Hopkinton**, Middlesex Co., population, 4602; 4 hand engines; 3 chemical engines; 1 chemical extinguisher; 1 hook and ladder truck; 4 hose carriages; 1000 feet cotton hose in good condition; 1050 feet linen, good; 1300 feet leather, good, 400 feet poor; water supply, 12 cisterns; 162 men paid for full time, 73 men, part.

**Hubbardston**, Worcester Co., population, 1386; area, 3800 acres; selectmen investigate fires; mercantile buildings, frame, one and two stories high, wooden roofs permitted; dwellings, frame; one and two stories; fire department consists of 1 hand engine; 1 hose carriage; Siamese couplings used; 300 feet rubber hose in good condition; 125 feet leather, poor; value of department apparatus and supplies, \$600; one building owned by department, value, \$400; membership of department, 45, all volunteer; total expense in 1882, \$500; bell and whistle alarm; water supply, wells.

**Hudson**, Middlesex Co., population, 3739; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, height three stories, wooden roofs permitted; dwellings, frame, two stories; fire department consists of 2 hand engines; 3 chemical hand extinguishers; 2 hook and ladder trucks; 3 hose carriages; 400 feet rubber hose good condition; 400 poor; 1300 feet cotton; 500 feet linen; 500 feet leather, good condition; value of department apparatus \$7000; three buildings owned by department, value, \$6500; membership of department, 125, full paid; total expense in 1882, \$1500; bell alarm; chief appointed by selectmen; water supply, river, ponds and reservoirs;

**Hyde Park**, Norfolk Co., population, 7088; 2 steam engines; 5 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; water supply, 2 creeks; 3 ponds; 15 cisterns; 1300 feet good cotton hose; 1300 feet leather, good; 1200 feet poor; 1 man paid full time; 40 men, part; 10 horses.

**Ipswich**, Essex Co., population, 3699; 2 hand engines; 1 hook and ladder truck; water supply, 3 cisterns; 1200 feet good cotton and leather hose; volunteer fire department, 130 men.

**Kingston**, Plymouth Co., population, 1524; no fire protection.

**Lakeville**, Plymouth Co., population, 1008; no fire protection.

**Lancaster**, Worcester Co., population, 2088; no fire protection.

**Lanesborough**, Berkshire Co., population, 1286; no fire protection.

**Lawrence**, Essex Co., population, 39,152; area, 4185 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, four stories in height, shingle roofs permitted; dwellings, frame, two stories; fire department consists of 4 steam engines; 1 chemical engine; 2 hook and ladder trucks; 9 hose carriages; Siamese couplings used; 9300 feet cotton hose in good condition; 1500 feet, poor; 600 feet linen hose, good; 15 horses; value of apparatus and supplies, \$30,000; five buildings owned by department, value, \$27,500; membership of department, 83; full paid members, 7; cost of maintaining department in 1882, \$19,548; fire alarm telegraph, 41 street boxes; chief elected by board of engineers; water supply, 1 reservoir, supplied by pumps, capacity, 10,000,000 gallons daily; 45 miles street mains and supply pipes; diameter of largest, 30 inches; smallest, 6 inches; 470 hydrants; water pressure, 10 to 70 pounds; cost of maintaining water department in 1882, \$16,164.

**Lee**, Berkshire Co., population, 3939; area, 1600 acres; fire limit, 600 acres; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, wood, two stories; fire de-

## MASSACHUSETTS.—Continued.

partment consists of 2 steam engines, 2 hand engines, 5 hose carriages; Siamese couplings used; 1800 feet rubber hose, in good condition; 200 feet cotton, good; 200 poor; 800 feet leather, good; 580 poor; value of apparatus and supplies, \$6000; 4 buildings owned by department; value, \$2000; membership of department, 150, all volunteers; total expense in 1882, \$800; bell alarm; water supply, gravity system; 10 cisterns; 5 miles street mains and supply pipes; diameter, 4 inches.

**Leicester**, Worcester Co., population, 2779; area, 15,000 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 10 chemical hand extinguishers, 3 hose carriages, 2000 feet rubber hose, 2000 feet leather, in poor condition; membership of department, 58, part paid; total expense in 1882, \$1200; bell, whistle, and telephone alarm; chief elected by engineers; water supply, 10 reservoirs.

**Lenox**, Berkshire Co., population, 2043; 300 feet linen hose, in good condition; water supply, gravity pressure; 3 miles of street mains and supply pipes; 5 hydrants.

**Leominster**, Worcester Co., population, 5772; 1 steam engine; 6 chemical extinguishers; 2 hook and ladder trucks; 5 hose carriages; 650 feet cotton hose, in good condition; 150 feet poor; 2600 feet leather, good; 300 feet poor; water-works, gravity pressure; 3 reservoirs, 2,000,000 gallons capacity; 18 miles street mains and supply pipes; 109 hydrants; volunteer fire department, 72 men.

**Lexington**, Middlesex Co., population, 2460; area, 12,160 acres; frame buildings, two stories in height; shingle roofs; fire department consists of 2 hand engines, 1 chemical engine, 1 hook and ladder truck, 100 feet good cotton hose, 1200 feet good leather hose, 50 feet poor; 1 horse used; value of department apparatus and supplies, \$4000; 2 buildings owned by department; value, \$5000; membership of department, 80, paid; total expense in 1882, \$1223; bell alarm; chief elected by board of engineers; water supply, water-works, now in construction.

**Longmeadow**, Hampden Co., population, 1401; no fire protection.

**Lowell**, Middlesex Co., population, 59,475; area, 7,345 acres; fire limit, 125 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood; height, four and five stories; wooden roofs permitted; dwellings, frame, one and a half to three stories; fire department consists of 4 steam engines, 6 chemical hand engines, 3 hook and ladder trucks, 11 hose carriages; Siamese couplings in use; quantity of serviceable hose, 500 feet rubber, 3250 feet cotton, 8800 feet leather; number of horses, 18; value of department apparatus and supplies, \$6000; 11 buildings, owned by department, value, \$95,200; 1 building rented at \$30 per year; membership of department, 118; full paid members, 23; part paid, 95; cost of maintaining department in 1882, \$59,430; fire alarm telegraph, 52 street boxes; chief nominated by mayor, confirmed by aldermen; fire patrol supported by the city, 2 permanent members, 3 call members; water supply, 2 reservoirs; capacity, 10,000,000 gallons daily; number of miles street mains, 71; diameter of largest, 30 inches, smallest, 4 inches; 709 hydrants; pressure, 65 pounds; cost of maintaining water department in 1882, \$30,619.

**Ludlow**, Hampden Co., population, 1526; no fire protection.

**Lunenburg**, Worcester Co., population, 1101; no fire protection.

**Lynn**, Essex Co., population, 38,274; ordinance regulating sale and use of fire-works, and investigating fires; mercantile buildings, brick, from three

to five stories high; dwellings, wood, two to four; fire department consists of 5 steam engines, 1 chemical engine, 6 chemical hand extinguishers, 9 hose carriages; Siamese couplings used; 12,000 feet cotton hose, in good condition; 550, poor; number of horses, 21; value of department apparatus and supplies, \$60,000; five buildings (with land), owned by fire department, value, \$60,500; membership of department, 121; full paid members, 17; part paid, 104; expense of maintaining department in 1882, \$46,924; Gamewell fire alarm; 47 street boxes; chief elected by city council; water supply, reservoir system; 497 hydrants; hydrant pressure, 68 pounds; expense of maintaining water department in 1882, \$66,298.

**Malden**, Middlesex Co., population, 12,017; area, 2600 acres, fire limit, same; causes of fires investigated; mercantile buildings, wood, from two to four stories in height; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 1 chemical hand extinguisher, 3 hose carriages; Siamese couplings in use; 8 horses in use; three buildings, owned by department, value, \$40,000; membership of department, 43; full paid members, 4; part paid, 3; volunteers, 39; total expense in 1882, \$9500; fire alarm telegraph; 27 street boxes; chief appointed by aldermen and mayor; water supply, water-works; number of miles street mains and pipes, 35; diameter of largest, 16 inches; smallest, 4 inches; 100 hydrants; pressure, 60 pounds.

**Manchester**, Essex Co., population, 1640; 3 hand engines; 1 hook and ladder truck; 2 hose carriages; water supply, 2 cisterns, 1000 feet good leather hose; volunteer fire department, 90 men.

**Mansfield**, Bristol Co., population, 2765; 6 chemical extinguishers.

**Marblehead**, Essex Co., population, 7467; 1 steam engine; 4 hand engines; 1 hook and ladder truck; 1 hose carriage; water-works, 9 hydrants; 5 cisterns; 2000 feet cotton hose, good; 3000 feet leather, good; volunteer fire department, 280 men.

**Marlborough**, Middlesex Co., population, 10,127; area, 12,845 acres; fire limit, 12,845 acres; ordinance regulating sale and use of fire-works; mercantile buildings, frame, three stories in height; shingle or other wooden roofs permitted; dwellings, frame, two stories; fire department consists of 3 hand engines; 1 chemical engine; 1 hook and ladder truck; 6 hose carriages; 200 feet rubber hose, in poor condition; 1600 feet cotton hose, good; 400 feet cotton, poor; 1300 feet leather, good; 800 feet leather, poor; value of apparatus and supplies, \$7000; four buildings belonging to fire department, value, \$4000; membership of department, 280, all volunteers; total expense in 1882, \$5025; fire alarm, bells; chief elected by department; water supply, water-works; 10 miles street mains; diameter of largest, 14 inches; smallest, 6 inches; 130 hydrants.

**Marshfield**, Plymouth Co., population, 1781; no fire protection.

**Mattapoisett**, Plymouth Co., population, 1365; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 2 hand engines, 6 chemical hand extinguishers, 3 hook and ladder trucks, 1 hose carriage; 200 feet linen hose; 400 feet leather hose, in good condition; water supply, ocean, wells and springs.

**Maynard**, Middlesex Co., population, 2291; mercantile buildings, brick, height, four stories; shingle roofs permitted; dwellings, frame, two stories; fire department consists of 3 hose carriages, 4000 feet linen hose, in good condition; membership of department, 30, all volunteers; bell alarm; chief elected by members of department; water supply, pond and river; factories have private water-works.

**Medfield**, Norfolk Co., population, 1371; 1 hand engine; 2 chemical extinguishers; 1 hook and

ladder truck; 1 hose carriage; 1000 feet linen hose, in good condition; 200 feet linen, poor; water supply, brooks and wells; 60 men paid part time.

**Medford, Middlesex Co.,** population, 7573; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; water-works; gravity pressure; 1 reservoir; 33 miles of mains; 153 hydrants; 200 feet rubber hose, good; 2000 feet cotton, good; 2000 feet leather, good; 1000 feet linen, poor; 67 men paid part time; 5 horses.

**Medway, Norfolk Co.,** population, 3955; 5 hand engines; water supply, 6 hydrants, 10 cisterns; 3000 feet good rubber hose; volunteer fire department, 200 men.

**Melrose, Middlesex Co.,** population, 4560; area, 2700 acres; fire limit same; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 2000 feet linen hose in good condition; value of apparatus and supplies, \$3100; value of department buildings, \$5000; membership of department, 70, full paid; cost of maintaining department in 1882, \$1965; bell alarm; chief appointed by selectmen; water supply, gravity system; 19 miles street mains and supply pipes, diameter of largest, 12 inches, smallest, 4 inches, 9 hydrants, water pressure, 40 pounds; cost of maintaining water department in 1882, \$4000.

**Mendon, Worcester Co.,** population, 1094; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 chemical engine, 13 chemical hand extinguishers; 100 feet rubber hose in good condition; value of apparatus and supplies, \$1300; membership of department, 20, all volunteers; water supply, wells.

**Merrimac, Essex Co.,** population, 2237; area, 5740 acres; fire limit, 5440 acres; mercantile buildings, frame, two and three stories in height; wooden roofs permitted; dwellings two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 1200 feet leather hose in good condition; 600 feet rubber hose; 600 feet cotton; 400 feet linen; 400 feet leather; value of department apparatus and supplies, \$2500; 1 building owned by department, value, \$2000; membership of department, 75, all volunteers; total expense of department in 1882, \$800; bell alarm; chief elected by members of department; water supply, brook and 8 cisterns.

**Methuen, Essex Co.,** population, 4392; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 300 feet rubber hose in good condition; 150 feet poor; 1850 feet cotton, good; 250 feet poor; 500 feet leather, good; water works, direct pressure; 1 cistern; 2½ miles of street mains and supply pipes; 25 hydrants; 30 men paid part time.

**Middleboro, Plymouth Co.,** population, 5237; area, 38,613 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, two and three stories in height; fire department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage, 1 force pump; 1900 feet good cotton hose; 50 poor; value of department buildings, apparatus and supplies, \$17,000; membership of department, 99, all volunteers; total expense in 1882, \$1665; bell alarm; chief elected by members of department; water supply, river and 4 reservoirs.

**Middleton, Essex Co.,** population, 1000; frame buildings, one and a half and two stories in height; wooden roofs permitted; fire department consists of 1 hook and ladder truck, 1 hose carriage; 400 feet rubber hose in good condition; value of department apparatus and supplies, \$525; 1 building in use by department, value, \$75; membership of department, 12; total expense in 1882, \$35; bell alarm; chief elected by company; water supply, pond, direct pumping system; 3 miles street mains, diameter, 1½ feet; 5 hydrants, pressure, 25 pounds.

**Milford, Worcester Co.,** population, 9310; area, 12,160 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, two to four stories in height; shingle roofs permitted; fire department consists of 2 steam engines, 1 chemical engine, 1 hook and ladder truck, 4 hose carriages, and 4 jumpers; Siamese couplings used; quantity of serviceable hose, 3750 feet rubber hose, 2000 feet cotton, 300 feet leather; in poor condition; 200 feet rubber; 6 horses; value of apparatus and supplies, \$28,000; 5 buildings owned by department, value, \$20,000; membership of department, 94, 4 full paid members; cost of maintaining department in 1882, \$5153; bell alarm; chief elected by board of engineers; water supply, direct pumping and Holly system; 16 cisterns, supplied by springs; 9¾ miles street mains; diameter of largest, 14 inches; smallest, 4 inches; 70 hydrants; water pressure, 40 pounds; water-works owned by private company.

**Millbury, Worcester Co.,** population, 4741; 3 hand engines; 3 hose carriages; water supply, wells and pond; 550 feet good rubber hose; 600 feet linen, good; 125 men paid part time.

**Milton, Norfolk Co.,** population, 3206; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 250 feet cotton hose in good condition; 300 feet linen, good; 950 feet leather, good; water supply, ponds, 6 reservoirs, 2 cisterns, 5 hydrants; volunteer fire department, 75 men.

**Monson, Hampden Co.,** population, 3758; no fire protection.

**Montague, Franklin Co.,** population, 4875; no fire protection.

**Nantucket, Nantucket Co.,** population, 3727; area, 640 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood, two and a half stories high; wooden roof permitted; dwellings, wood, two and a half stories; fire department consists of 5 hand engines, 2 hook and ladder trucks, 7 hose carriages; 1000 feet cotton hose in good condition; 2000 feet leather, good, 140 poor; value of apparatus and supplies, \$12,000; value of department buildings, \$12,000; membership of department, 219, full paid; total expense in 1882, \$3870; telegraph alarm; chief elected by board of fire wardens; fire patrol, supported by town, 4 members; water supply, direct pumping and Holly system; 23 reservoirs, supplied by springs; 3 cisterns, supplied from houses; 6¾ miles street mains; diameter of largest, 8 inches; smallest, 4½ inches; 31 hydrants; hydrant pressure, 80 pounds.

**Natick, Middlesex Co.,** population, 8479; mercantile buildings, brick; height, three stories; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; 500 feet rubber hose in good condition; 3 horses; value of apparatus and supplies, \$20,000; 3 buildings owned by department, value, \$25,000; membership of department, 81, 1 full paid member, 80 part paid; cost of maintaining department in 1882, \$3000; bell alarm; chief appointed by selectmen; water supply, direct pumping system; 1 reservoir, supplied by pump; 22 miles street mains; diameter of largest, 12 inches; smallest, 1 inch; 122 hydrants; water pressure, 60 to 100 pounds; cost of maintaining water department in 1882, \$4000.

**Needham, Norfolk Co.,** population, 5252; no fire protection.

**New Bedford, Bristol Co.,** population, 26,845; area, 4480 acres; fire limit, 1920 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, brick and wood, two and a half stories; fire department consists of 6 steam engines, 1 hand engine, 1 hook and ladder truck; 9000 feet cotton hose in good condition; 19 horses; 6 buildings in use by



## MASSACHUSETTS.—Continued.

department; membership of department, 146; 12 full paid members, 134 part paid; cost of maintaining department in 1882, \$26,468; fire alarm telegraph, 33 street boxes and 11 private; chief elected by city council; water supply, gravity pressure; 3 reservoirs; capacity, 5,000,000 gallons daily; 44½ miles street mains and supply pipes; diameter of largest, 24 inches; smallest, 4 inches; 313 hydrants, pressure, 4 to 65 pounds; cost of maintaining water department in 1882, \$17,300.

**New Marlborough**, Berkshire Co., population, 1876; no fire protection.

**Newburyport**, Essex Co., population, 13,538; 3 steam engines; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 250 feet rubber hose in good condition; 2000 feet cotton, good; 7000 feet leather, good; 1000 feet poor; water supply, river, 35 reservoirs; 160 men paid part time; 6 horses.

**Newton**, Middlesex Co., population, 16,995 area, 13,000 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted, dwellings, frame, three stories; fire department consists of 3 steam engines, 1 hook and ladder truck, 7 hose carriages; 4950 feet cotton hose in good condition; 6050 feet leather, fair; 17 horses; value of department apparatus and supplies, \$40,000; 7 stations belonging to department, value, with land, \$84,000, membership of department, 79; full paid members, 9; part paid, 70; cost of maintaining department in 1882, \$23,000; Gamewell fire alarm, 46 street boxes; chief appointed by mayor and board of aldermen; 65 miles street mains; diameter of largest, 20 inches; smallest, 4 inches; 376 hydrants; pressure, 60 pounds; cost of maintaining water department in 1882, \$13,000.

**North Adams**, Berkshire Co., population, 10,191; area, 1920 acres; fire limit same; ordinance regulating sale and use of fireworks; mercantile buildings, brick; height, two and three stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hook and ladder truck; 4 hose carriages, 2000 feet cotton hose in good condition; value of apparatus and supplies, \$4000; two buildings owned by department, value \$8000, one building rented at \$400 per year, membership of department, 44; full paid; cost of maintaining department in 1882, \$4500; water supply, 3 reservoirs, supplied by springs; 20 miles street mains and supply pipes; diameter of largest, 16 inches; smallest, 4 inches; 122 hydrants; water pressure, 90 pounds; cost of maintaining water department in 1882, \$22,000.

**Northampton**, Hampshire Co., population, 12,172; 1 steam engine; 2 hand engines; 2 chemical engines; 1 hook and ladder truck; 8 hose carriages, 100 feet rubber hose in good condition, 100 feet, poor; 2500 feet cotton, good; 100 feet linen, good, 500 feet, poor; 200 feet leather, good; 200 feet, poor; water works, gravity pressure, creek; 1 reservoir, 4,000,000 gallons capacity; 22 miles mains and supply pipes; 134 hydrants, 115 men paid part time; 6 horses.

**North Andover**, Essex Co., population, 3277; 1 steam engine, 2 hand engines; 200 feet rubber hose in good condition; 1200 feet cotton, good; 200 feet linen, good; 100 feet poor; 1200 feet leather, good; 200 feet poor; water supply, river, 7 cisterns; volunteer fire department, 61 men.

**North Attleborough**, Bristol Co. (population included in Attleborough), area, 1000 acres; fire limit, 600 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood; three stories high; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine; 2 chemical hand extinguishers; 1 hook and ladder truck, 3 hose carriages; Siamese couplings used, 2200 feet cotton hose; 1000 feet

leather hose in good condition; 1200 feet cotton hose, poor; 5 hired horses; value of department apparatus, \$9000; two buildings belonging to department, value \$6000; membership of department, 35; part paid members, 2; volunteers, 33; bell and whistle alarm; chief elected by district; water supply, river, and 3 reservoirs; capacity of reservoir, 25,000 gallons daily.

**Northborough**, Worcester Co., population, 1676; 2 hand engines, 1 chemical extinguisher; 1 hook and ladder truck; water supply, ponds and creeks; 300 feet linen hose in good condition; 300 feet leather, good; 100 feet poor; volunteer fire department, 80 men.

**Northbridge**, Worcester Co., population, 4053; no fire protection.

**North Brookfield**, Worcester Co., population, 4459; area, 12,676 acres; mercantile buildings, wood, two stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 chemical engine, 20 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet cotton hose; 1500 feet leather hose in good condition; value of apparatus and supplies, \$4000; one building owned by department; value \$3000; membership of department, 80; 72 part paid members; 8 volunteers; total expense in 1882, \$1050; steam whistle alarm; chief elected by board of engineers; water supply, 15 reservoirs, supplied by springs; direct pumping system; 200 feet street mains and supply pipes; diameter, 6 inches; 2 hydrants; water pressure, 150 pounds.

**Northfield**, Franklin Co., population, 1603; no fire protection.

**Norton**, Bristol Co., population, 1732; no fire protection.

**Norwood**, Norfolk Co., population, 2345; area, 650 acres; fire limit, 400 acres; ordinance regulating sale and use of fire-works; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 12 hand engines, 6 chemical hand extinguishers, 2 hose carriages; 1500 feet cotton hose, in good condition; 100 poor; value of apparatus and supplies, \$3500; value of department buildings, \$2000; membership of department, 83, fuel paid; total expense in 1882, \$1700; bell and whistle alarm; chief appointed by selectmen; water supply, river, and reservoirs supplied by springs; capacity, 125,000 gallons daily.

**Orange**, Franklin Co., population, 3168, frame buildings; height two stories; shingle roofs; fire department consists of 2 steam engines, 1 hand engine; 3 hose carriages; Siamese couplings used; 300 feet rubber hose; 1200 cotton, in good condition; 800 feet leather, good; 1000 poor; value of apparatus and supplies, \$11,600; 1 building owned by department; value, \$1800; membership of department, 80, part paid; cost of maintaining department in 1882, \$2000; bell alarm; chief elected by the town; water supply, 5 reservoirs, supplied by streams.

**Orleans**, Barnstable Co., population, 1294; no fire protection.

**Oxford**, Worcester Co., population, 2604; 1 hand engine; 1 hose carriage; 1 chemical extinguisher; 800 feet leather hose in good condition; 200 feet poor; water supply, 6 cisterns, 90,000 gallons capacity; 50 men paid part time.

**Palmer**, Hampden Co., population, 5504; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories high, shingle roofs permitted; dwellings, wood, two stories; no fire department; water supply, 2 reservoirs, supplied from spring, gravity; 2 cisterns; 5 miles street mains and supply pipes; diameter of largest, 5 inches; smallest, 1 inch.

**Peabody**, Essex Co., population, 9028; area, 10,000 acres; fire limit, same; frame buildings, two stories in height, shingle roofs permitted; fire department consists of 2 steam engines; 3 hand en-

gines; 2 hook and ladder trucks; 9 hose carriages; Siamese coupling used; 8000 feet cotton hose; 1900 feet leather hose in good condition; 5 horses; value of apparatus and supplies, \$57,830; five buildings owned by department, value, \$41,200; membership of department, 127; full paid members, 4; part paid, 123; cost of maintaining department in 1882, \$10,048; bell alarm; chief appointed by selectmen; water supply, 1 reservoir, supplied by pumping, capacity, 1,500,000 gallons daily; 33 miles street mains; diameter of largest, 16 inches; smallest, 2 inches; 160 hydrants; water pressure, 75 pounds; cost of maintaining water department in 1882, \$5958.

**Pembroke**, Plymouth Co., population, 1405; no fire protection.

**Pepperell**, Middlesex Co., population, 2348; 2 hand engines; 1 chemical extinguisher; 2 hose carriages; 1600 feet linen hose in good condition; 1850 feet leather; water supply, 2 rivers; cisterns; 84 men, paid part time.

**Peterham**, Worcester Co., population, 1109; 1 hand engine; 2 chemical extinguishers.

**Pittsfield**, Berkshire Co., population, 13,364; area, 23,044 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood; height, three and four stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines, 3 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 4500 feet cotton hose; 1000 feet leather hose in good condition; 8 horses; value of apparatus and supplies, \$25,201; 4 buildings owned by department, value, \$10,000; membership of department, 174; part paid members, 6; cost of maintaining department in 1882, \$3000; Gamewell fire alarm telegraph, 22 street boxes; chief elected by district; water supply, gravity pressure; 2 reservoirs, supplied from lake; capacity, 5,000,000 gallons daily; 35 miles street mains and supply pipes; diameter of largest, 14 inches; smallest, 4 inches; 100 hydrants, water pressure, 45 pounds; cost of maintaining department in 1882, \$13,315.

**Plainville**, Norfolk Co. (population included in Wrentham); 1 hand engine; 1 hose carriage; water-works, gravity pressure; 1 reservoir; 5 hydrants; 300 feet leather hose in good condition; volunteer fire department, 50 men.

**Plymouth**, Plymouth Co., population, 7095; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 100 feet rubber hose in good condition; 2500 feet cotton, good; 400 feet linen, good; 400 feet leather, good; water-works, gravity pressure; reservoir, 2,000,000 gallons capacity; 13½ miles of mains; 56 hydrants; 125 men paid full time; 20 men part; 2 horses.

**Princeton**, Worcester Co., population, 1100; no fire protection.

**Provincetown**, Barnstable Co., population, 4346; area, 4975 acres; fire limit, 3000 acres; ordinance regulating sale and use of fire-works; State law provides for investigation of fires; mercantile buildings, frame; height, two stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 6 hand engines; 1 hook and ladder truck; 7 hose carriages; Siamese couplings in use; 2050 feet cotton hose; 2200 feet linen hose in good condition; 700 feet linen hose, poor; no horses; value of department apparatus and supplies, \$22,770; 6 houses owned by department, value, \$7400; membership of department, 386, all volunteers; total expense in 1882, \$2832; bell alarm; chief elected by board of engineers; water supply, 34 cisterns.

**Quincy**, Norfolk Co., population, 10,570; 3 hand engines; 2 chemical engines; 1 hook and ladder truck; 8 hose carriages; 1 steam pump; 540 feet rubber hose in good condition; 2950 feet cotton, good, 1300 feet poor; 200 linen, poor; 250 feet leather, poor; water supply, 20 cisterns; ½ mile of

street mains and supply pipes; 6 hydrants; volunteer fire department, 233 men.

**Randolph**, Norfolk Co., population, 4027; 1 steam engine; 2 hand engines; 1 chemical extinguisher; 1 hook and ladder truck; 1 hose carriage; water supply, 9 cisterns; 1000 feet cotton hose in good condition; 1500 feet leather, good; 147 men paid part time; 2 horses.

**Raynham**, Bristol Co., population, 1681; no fire protection.

**Reading**, Middlesex Co., population, 3181; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, 22 cisterns; 2000 feet leather hose in good condition; 300 feet rubber, poor; 120 paid men.

**Rehoboth**, Bristol Co., population, 1891; no fire protection.

**Revere**, Suffolk Co., population, 2263; no fire protection.

**Richmond**, Berkshire Co., population, 1124; no fire protection.

**Rochester**, Plymouth Co., population, 1043; no fire protection.

**Rockland**, Plymouth Co., population, 4553; area, 6440 acres; frame buildings, three stories in height, shingle roofs permitted; fire department consists of 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose; 200 feet cotton hose in good condition; value of apparatus and supplies, \$2500; 1 building owned by department, value (with land), \$3000; membership of department, 100; part paid; total expense in 1882, \$607; bell alarm; chief elected by board of engineers; water supply, wells; 8 cisterns, supplied from roofs of buildings, capacity, 80,000 gallons daily.

**Rockport**, Essex Co., population, 3912; area, 4250 acres; fire limit, 2300 acres; ordinance regulating sale and use of fire-works, and for investigating causes of fires; frame buildings, two and three stories in height, wooden roofs permitted; fire department consists of 3 hand engines; 1 hook and ladder truck; 1 hose carriage; quantity of serviceable hose, 800 feet rubber; 1400 feet cotton; 100 leather; value of apparatus and supplies, \$8750; four buildings owned by department, value \$5000; membership of department, 165, full paid; total expense in 1882, \$1771; bell alarm; chief elected by the board of engineers; water supply, 11 cisterns, supplied by river, capacity, 20,000 gallons.

**Rowley**, Essex Co., population, 1201; no fire protection.

**Royalston**, Worcester Co., population, 1192; frame buildings; no fire protection or water supply.

**Rutland**, Worcester Co., population, 1059; no fire protection.

**Salem**, Essex Co., population, 27,563; area, 5429 acres; fire limit, 1000 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, three stories high; dwellings, wood and brick, two and a half to three stories; fire department consists of 3 steam engines, 1 hook and ladder truck, 8 hose carriages; Siamese couplings in use; 8000 feet cotton hose; 4000 feet leather hose, in good condition; value of department apparatus and supplies, \$30,000; number of buildings used by department, 8; value, \$32,000; membership of department, 196; cost of maintaining department in 1882, \$12,000; fire-alarm, telephone, bells, and whistles; chief elected by city council; water supply, reservoirs, supplied by engine pumps; 44 miles street mains; diameter of largest, 30 inches; smallest, 4 inches; 353 hydrants; pressure, 45 pounds; cost of maintaining water department for 1882, \$27,136.

**Salisbury**, Essex Co., population, 4078; 2 hand engines; 3 hose carriages; 2500 feet cotton hose, in good condition; 800 feet poor; 1000 feet linen, good; 200 feet leather, poor; water-works, direct pressure,



## MASSACHUSETTS.—Continued.

river; 2 miles street mains and supply pipes; 38 hydrants; 113 men, paid full time.

**Sandisfield**, Berkshire Co., population, 1107; no fire protection.

**Sandwich**, Barnstable Co., population, 3543; area, 47,000 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, frame, from one to three stories in height; wooden roofs permitted; dwellings, principally frame, two and a half to three stories; fire department consists of 2 hand engines, 1 hook and ladder truck; 1 hose carriage; value of department apparatus and supplies, \$1500; membership of department, 24, part paid; expense for maintaining department in 1882, \$4,000; bell alarm; chief elected by company; water supply, wells, supplied by springs.

**Saugus**, Essex Co., population, 2626; Lynn water-works; 12 hydrants.

**Scituate**, Plymouth Co., population, 2466; no fire protection.

**Seekonk**, Bristol Co., population, 1228; no fire protection.

**Sharon**, Norfolk Co., population, 1492; no fire protection.

**Sheffield**, Berkshire Co., population, 2204; no fire protection.

**Shelburne**, Franklin Co., population, 1621; no fire protection.

**Shirley**, Middlesex Co., population, 1365; area, 5760 acres; causes of fires investigated; mercantile buildings, usually frame, two stories high, shingled roofs; dwellings, frame, two stories; fire department, 1 hand engine, 1 chemical engine, 8 chemical extinguishers, 1 hose carriage; 200 feet rubber hose, and 500 feet leather hose, in poor condition; 1 building, owned by department; membership of fire department, 45, all volunteers; total expense for 1882, \$350; fire alarm, bells; water supply, 2 reservoirs, supplied by springs.

**Shrewsbury**, Worcester Co., population, 1500; area, 12,000 acres; frame buildings; 2 hand engines, 2 chemical hand extinguishers; water supply, wells and cisterns.

**Somerset**, Bristol Co., population, 2006; no fire protection.

**Somerville**, Middlesex Co., population, 24,933; area, 2250 acres; fire limit, same; ordinance regulating sale and use of fire-works; State law permits a fire inquest; principal material of mercantile buildings, wood and brick, height, four and five stories; wooden roofs permitted; dwellings, wood, three stories; fire department consists of 1 steam engine, 2 hook and ladder trucks, 6 hose carriages; Siamese couplings used; 5500 feet cotton hose, 1500 feet leather hose, in good condition; 1000 feet leather, poor; number of horses, 13; value of fire apparatus and supplies, \$27,900; number of buildings belonging to department, 5; value, \$31,200; membership of department, 71; full paid members, 10; part paid, 61; cost of maintaining department in 1882, \$2200; Gamewell fire alarm system; 31 street boxes; chief appointed by mayor and aldermen; water supply, gravity system; 7 cisterns supplied by pipes from street mains; 40 miles street mains; diameter of largest, 36 inches, smallest, 4 inches; number of hydrants, 300; pressure, 5 to 55 pounds; cost of maintaining water department in 1882, \$31,737.

**South Abington**, Plymouth Co., population, 3024; area, 3200 acres; frame buildings; no fire department; 1 hook and ladder truck; water supply, wells.

**Southampton**, Hampshire Co., population, 1046; no fire protection.

**Southborough**, Worcester Co., population, 2142; no fire protection.

**Southbridge**, Worcester Co., population, 6464; ordinance regulating sale and use of fire-works;

mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, frame, two and a-half stories; fire department consists of 2 steam engines, 1 hand engine, 4 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages; 500 feet rubber hose, in good condition; 200, poor; 570 feet linen; 3500 feet leather, in good condition; value of apparatus and supplies \$3300; two buildings, owned by department, value, \$9500; membership of department, 55, all volunteers; total expense in 1882, \$1840; telephone alarm; chief appointed by selectmen; water supply, gravity system; 4 reservoirs, supplied by springs; capacity, 47,000 gallons daily; 2½ miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 4 inches; 16 hydrants; water pressure, 50 pounds.

**South Framingham**, Middlesex Co., population, 2000; no fire protection.

**South Hadley Falls**, Hampshire Co., population, 2750; area, 2560 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 hand engine, (not in use); 3 hose carriages; Siamese couplings used; 600 feet of cotton hose; 600 feet linen hose in good condition; 800 feet leather, in poor condition; membership of department, 20, part paid; total expense in 1882, \$213; bell and whistle alarm; chief elected by members of fire district; water supply, brook; 1 reservoir supplied by spring; direct pumping system; 8 miles street mains, diameter of largest, 14 inches; smallest, 8 inches; 40 hydrants, pressure, 120 pounds.

**South Scituate**, Plymouth Co., population, 1820; no fire protection.

**Southwick**, Hampden Co., population, 1104; no fire protection.

**Spenser**, Worcester Co., population, 7466; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 50 feet rubber hose in poor condition; 1000 feet cotton, good; 500 feet poor, 550 feet leather, good; 450 poor; water supply, 10 reservoirs; 3 cisterns, 54,000 gallons capacity; volunteer fire department, 77 men.

**Springfield**, Hampden Co., population, 33,340; area, 288 acres; fire limit, 1920 acres; ordinance regulating sale and use of fire-works; chiefs of fire and police investigate fires; principal material of mercantile buildings, brick; height, five stories; fire department consists of 5 steam engines, 3 chemical hand extinguishers, 2 hook and ladder trucks, 9 hose carriages; 6600 feet cotton hose; 5600 feet leather hose in good condition; 14 horses; value of department apparatus and supplies, \$60,511; value of buildings owned by department, \$77,336; membership of department, 134; 14 full paid members, 120 part paid, 16 volunteers; expense for maintaining department in 1882, \$34,763; fire alarm telegraph, 33 street boxes; chief elected by city council; water supply, 2 reservoirs supplied from water shed, gravity system; number of miles of street mains, 67; diameter of largest, 24 inches, smallest, 3 inches; 424 hydrants, pressure from 40 to 127 pounds; cost of maintaining water department in 1882, \$12,656.

**Sterling**, Worcester Co., population, 1494; 1 hand engine; 2 hose carriages; 600 feet cotton hose in good condition; 200 feet linen, good; 500 feet leather, poor; water supply, 1 reservoir.

**Stockbridge**, Berkshire Co., population, 2357; no fire protection.

**Stoneham**, Middlesex Co., population, 4891; 1 steam engine; 1 hand engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; water supply, 19 reservoirs; 2 cisterns; 3000 feet leather hose in good condition; 105 men paid part time.

**Stoughton**, Norfolk Co., population, 4875; ordinance regulating sale and use of fire-works; frame buildings, two stories in height; fire department consists of 2 steam engines, 1 hand engine, 1

hook and ladder truck, 2 hose carriages; Siamese coupling used; 1700 feet cotton hose in good condition; 510 leather, good; value of apparatus and supplies, \$7000; 3 buildings in use by department, owned by town, value, \$2000; membership of department, 55, full paid; total expense in 1882, \$2100; bell alarm; chief elected by board of engineers and appointed by selectmen; water supply, 4 reservoirs, supplied by wells.

**Stow**, Middlesex Co., population, 1045; no fire protection.

**Sturbridge**, Worcester Co., population, 2062; frame buildings; no fire protection.

**Sudbury**, Middlesex Co., population, 1178; no fire protection.

**Sutton**, Worcester Co., population, 3105; no fire protection.

**Swampscott**, Essex Co., population, 2500; 1 hand engine, 1 hose carriage; 500 feet cotton hose in good condition; volunteer fire department, 40 men.

**Swansea**, Bristol Co., population, 1355; no fire protection.

**Taunton**, Bristol Co., population, 21,213; area 2560 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, two and three stories high; wooden roofs permitted; dwellings, frame, one and two stories; fire department, 4 steam engines, 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; Siamese couplings in use; 9000 feet cotton hose in good condition; 1000 feet leather hose, good; 7 horses used by department; value of apparatus and supplies, \$50,000; six buildings owned by department, value \$40,000; membership of department, 125; full paid members, 5, part paid, 75; volunteers, 45; cost of maintaining department in 1882, \$10,000; Gamewell fire alarm; 28 street boxes; chief elected by city council; water supply, water works, capacity 3,000,000 gallons daily; 40 miles street mains; diameter of largest, 20 inches, smallest, 4 inches; 360 hydrants; pressure, 100 pounds; cost of maintaining water department in 1882, \$35,000.

**Templeton**, Worcester Co., population, 2789; 4 hand engines; 4 hose carriages; 1000 feet hose in good condition; volunteer fire department, 150 men.

**Tewksbury**, Middlesex Co., population, 2179; no fire protection.

**Topsfield**, Essex Co., population, 1165; no fire protection.

**Townsend**, Middlesex Co., population, 1967; frame buildings, two stories in height; wooden roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 140 feet cotton hose, in good condition; membership of department, 50, all volunteers; total expense in 1882, \$400; bell alarm; chief elected by board of engineers; water supply, river and creek.

**Truro**, Barnstable Co., population, 1017; no fire protection.

**Turner's Falls**, Franklin Co. (population included in Montague), 1 steam engine, 1 hook and ladder truck; 1 hose carriage; 800 feet cotton hose, in good condition; 200 feet poor; water-works, gravity pressure; 1 reservoir; 6 hydrants; 24 men, paid part time.

**Upton**, Worcester Co., population, 2023; ordinance regulating sale and use of fire-works; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose; 200 feet leather hose, in good condition; value of apparatus and supplies, \$2000; 1 building owned by department; value, \$2000; membership of department, 65; part paid members, 60; total expense in 1882, \$850; bell alarm; chief elected

by engineers; water supply, river, wells, and private reservoir.

**Uxbridge**, Worcester Co., population, 3111; 2 hand engines; 2 hose carriages; 600 feet linen hose, in good condition; 400 feet leather, good; water supply, gravity pressure; 3 creeks; 1 reservoir; 1/2 mile mains; 2 hydrants; 6 men, paid part time.

**Wakefield**, Middlesex Co., population, 5548; 1 chemical engine; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, 14 cisterns; 2500 feet leather hose in good condition; 200 feet linen, good; volunteer fire department, 130 men.

**Wales**, Hampden Co., population, 1030; 2 hand engines; 1 hose carriage; water-works; 4 hydrants; 1000 feet linen hose in good condition.

**Walpole**, Norfolk Co., population, 2494; no fire protection.

**Waltham**, Middlesex Co., population, 11,712; area, 7674 acres; fire limit, same; ordinance regulating sale and use of fire-works; frame buildings, two and a half and three stories in height; wooden roofs permitted; fire department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages, 1 supply wagon; 1500 feet cotton hose in good condition; 50 feet linen, poor; 3000 feet leather hose in good condition, 1100 fair; value of apparatus and supplies, \$26,000; 4 buildings owned by department, value, \$13,000; membership of department, 74; 1 full paid, 73 part paid; cost of maintaining department in 1882, \$5900; fire alarm telegraph, 26 street boxes; chief elected by engineers, appointed by selectmen; water supply, water-works; 26 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 150 hydrants; pressure, 65 pounds; cost of maintaining water department in 1882, \$5300.

**Ware**, Hampshire Co., population, 4817; area, 17,321 acres; mercantile buildings, brick, two and three stories in height; wooden roofs permitted; dwellings, wood, one and a half stories; fire department consists of 2 hand engines, 4 chemical hand extinguishers, 2 hose carriages; 1000 feet cotton hose in good condition, 6600 poor; mills have their own line of hose; value of apparatus and supplies, \$3500; 1 building owned by department, value, \$6000; membership of department, 68; 5 paid; total expense in 1882, \$1000; bell alarm; chief elected by town officers; water supply, river and wells; 5 cisterns, supplied by pipe from river; capacity, 1500 gallons daily; 1 mile of street mains and pipes, 4 inches in diameter; 9 hydrants.

**Warren**, Worcester Co., population, 3889; use of fire-works prohibited; principal material of mercantile buildings, wood, two to three stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 1000 feet cotton hose, 2000 feet linen hose, in good condition; 300 feet leather, poor; value of department apparatus and supplies, \$8000; value of building owned by department, \$2000; membership of department, 85, all volunteers; cost of maintaining department in 1882, \$800; fire alarm, bells and steam whistles; chief appointed by selectmen; water supply, direct pumping system; 1 reservoir, supplied by spring, ponds, river and brooks; diameter of largest main or pipe, 6 inches; smallest, 4 inches; number of hydrants, 24; hydrant pressure, 100 pounds; cost of maintaining water department for the year 1882, \$800.

**Wareham**, Plymouth Co., population, 2896; no fire protection.

**Watertown**, Middlesex Co., population, 5426; area, 2051 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick; height, two and a half and three stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook

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and ladder truck, 4 hose carriages; 3 steam pumps, owned by private company; Siamese couplings used; 3700 feet cotton hose in good condition; 700 feet leather, good; 700 feet leather, poor; 5 horses; value of department apparatus and supplies, \$8100; value of buildings owned by department, \$23,500; membership of department, 31; full paid members, 2; part paid, 29; volunteer, 14; cost of maintaining fire department in 1882, \$5280; Gamewell fire alarm, 3 street boxes; chief elected by board of engineers, who are appointed by selectmen; water supply, 9 reservoirs; capacity, 45,000 gallons daily; 1 mile of street mains; diameter of largest, 12 inches; smallest, 6 inches; 9 hydrants; pressure, 200 pounds; water-works owned by private company.

**Wayland** (Village of Cochituate), Middlesex Co., population, 1962; frame buildings, two to four stories in height; shingle roofs permitted; fire department consists of 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose; 500 feet leather, in good condition; value of apparatus and supplies, \$2500; 1 building owned by department, value, \$1600; membership of department, 40, all volunteers; cost of maintaining department in 1882, \$300; bell alarm; chief elected by board of engineers; water supply, gravitation and direct pumping system; 5 miles street mains and supply pipes; diameter of largest, 10 inches; smallest, 4 inches; 32 hydrants; water pressure, 30 pounds; cost of maintaining water department in 1882, \$1800.

**Webster**, Worcester Co., population, 5696; area 9512 acres; mercantile buildings, wood and brick, two to four stories in height, shingle roofs permitted; dwellings wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 700 feet cotton hose in good condition; 1600 feet leather, good; 700 poor; value of apparatus and supplies, \$26,827; one building owned by department, \$10,000; membership of department, 95, all volunteer; cost of maintaining department in 1882, \$1800; bell alarm; chief elected by board of engineers; water supply, 1 reservoir, supplied by pumping; capacity, 8000 gallons; 1 cistern, filled from hydrant; gravity system; 1 3/4 miles street mains and supply pipes; diameter of largest, 6 inches; smallest, 4 inches; 20 hydrants; water pressure, 100 to 125 pounds; cost of maintaining water department in 1882, \$500.

**Wellfleet**, Barnstable Co., population, 1875; 1 hook and ladder truck.

**Westborough**, Worcester Co., population, 5124; area, 12,137 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings brick, three stories in height, shingle roofs permitted; dwellings frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 hook and ladder trucks, 4 hose carriages, 500 feet cotton hose, in good condition; 1800 feet leather, good; 1000 feet leather, poor; value of apparatus and supplies, \$5862; two buildings owned by department, \$800; membership of department, 129; full paid members, 3; part paid, 126; cost of maintaining department in 1882, \$1962; bell and steam whistle alarm; chief elected by board of engineers; water supply, 1 reservoir, supplied by spring; capacity, 800,000 gallons daily; gravity system; 7 miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 4 inches; number of hydrants, 58; water pressure, 58 pounds; cost of maintaining water department in 1882, \$1450.

**West Boylston**, Worcester Co., population, 2944; no fire protection.

**West Bridgewater**, Plymouth Co., population, 1665; no fire protection.

**West Brookfield**, Worcester Co., population, 1917; area, 12,141 acres; ordinance providing for investigating causes of fires; mercantile buildings, wood, two stories in height, shingle roofs; dwellings, wood, two stories; fire department consists of

1 hand engine, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 800 feet linen hose; 500 feet leather hose, in good condition; 300 feet leather in poor condition; value of department apparatus and supplies, \$4000; one building owned by department, \$1000; membership of department, 62, all volunteer; total expense of department in 1882, \$1000; bell alarm; chief elected by board of engineers; water supply, 8 reservoirs, supplied by aqueduct.

**Westfield**, Hampden Co., population, 7587; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 steam engine, 2 chemical engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 6 horses; 2 buildings owned by department; membership of department, 65; part paid; total expense in 1882, \$4330; bell and telephone alarm; chief elected by board of engineers; water supply, reservoir, gravity system; 20 miles street mains and supply pipes; diameter of largest, 14 inches; smallest, 4 inches; 100 hydrants; water pressure at hydrants, 127 pounds.

**Westford**, Middlesex Co., population, 2147; no fire protection.

**Westminster**, Worcester Co., population, 1652; 2 hand engines, 2 hose carriages; 20 cisterns; 200 feet rubber hose in good condition; 200 feet leather, good; 150 feet poor; 45 men paid full time.

**West Newbury**, Essex Co., population, 1989; water supply, river, cisterns; no fire protection.

**Weston**, Middlesex Co., population, 1448; no fire protection.

**Westport**, Bristol Co., population, 2894; no fire protection.

**West Springfield**, Hampden Co., population, 4149; water supply, 1 reservoir; no fire protection.

**West Stockbridge**, Berkshire Co., population, 1923; area, 11,331 acres; frame buildings; no fire protection.

**Weymouth**, Norfolk Co., population, 10,570; 1 steam engine; 7 hand engines; 1 chemical engine; 75 chemical extinguishers; 3 hook and ladder trucks; 7 hose carriages; 2400 feet rubber hose in good condition; 1500 feet cotton, good; water supply, 14 cisterns, 16,000 gallons capacity; 275 men paid part time.

**Whitinsville**, Worcester Co., population, 2340; no fire protection.

**Wilbraham**, Hampden Co., population, 1628; frame buildings; no fire protection.

**Williamsburg**, Hampshire Co., population, 2234; fire limit, 1000 acres; frame buildings, two stories in height, shingle roofs permitted; no fire department; 1 hand engine; 1 hose carriage; quantity of serviceable hose; 200 feet rubber; 200 feet cotton; 100 feet leather; value of department apparatus and supplies, \$2500; 1 building owned by department, value, \$1000; water supply, river and springs.

**Williamstown**, Berkshire Co., population, 3394; water supply, gravity pressure; 6 miles street mains and supply pipes; 3 hydrants.

**Winchendon**, Worcester Co., population, 3722; area, 3840 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick; height, two and three stories; wooden roofs permitted; dwellings, frame, one and a-half and two stories; fire department consists of 1 steam engine, 3 hose carriages; Siamese couplings in use; 300 feet linen hose, in good condition; 3300 feet leather hose, good; 400 feet leather, poor; number of horses, 2; value of department apparatus and supplies, \$10,000; 2 buildings, owned by department, value, \$4500; membership of department 146; part paid members, 139; total expense in 1882, \$2483; fire alarm, bells, whistles and telephone; chief elected by board of engineers; water supply, river, ponds and 10 cisterns.



**Winchester, Middlesex Co.,** population, 3802; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 5 hose carriages; 100 feet rubber hose, in good condition; 2600 feet cotton, good; 2600 feet leather, good; water-works, gravity pressure; river; 14 miles mains; 74 hydrants; 78 men paid part time.

**Woburn, Middlesex Co.,** population, 10,931; area, 7685 acres; fire limit, same; ordinance regulating sale and use of fire-works; frame buildings, two and three stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 1 hook and ladder truck, 14 hose carriages; quantity of serviceable hose, 5000 feet cotton, 500 feet linen, 2000 feet leather; 2000 feet leather, in poor condition; 1 horse, owned by department; 6 in use; value of apparatus and supplies, \$22,500; seven buildings, owned by department, value, \$11,500; membership of department, 103; 1 member full paid; 102 part paid; cost of maintaining department in 1882, \$10,000; Gamewell fire alarm telegraph; 11 street boxes; chief elected by board of engineers; water supply, Holly system; 14 reservoirs; 24 miles street mains and supply pipes; diameter of largest, 16 inches; smallest, 4 inches; 284 hydrants; water pressure, 40 to 90 pounds; cost of maintaining water department in 1882, \$9500.

**Worcester, Worcester Co.,** population, 58,291; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; height, from four to six stories; shingle and other wooden roofs permitted; dwellings, frame, three stories; fire department 4 steam engines, 1 chemical engine, 12 chemical hand extinguishers, 3 hook and ladder trucks, 14 hose carriages; quantity of serviceable hose, 1000 feet rubber, 5000 feet cotton, 1800 feet linen, 5000 feet leather; poor, 500 feet rubber, 3000 feet leather; 22 horses; value of department apparatus, \$80,000; fourteen buildings, owned by department, value, \$100,000; membership of department, 133; full paid members, 15; part paid, 118; total expense in 1882, \$50,000; fire alarm, telegraph; 58 street boxes; chief elected by city council; water supply, 2 reservoirs, gravity pressure; diameter of largest main, 20 inches; smallest, 4 inches; number of hydrants, 700; pressure, 75 pounds.

**Wrentham, Norfolk Co.,** population, 2481; no fire protection.

**Yarmouth, Barnstable Co.,** population, 2173; no fire protection.

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**Adrian, Lenawee Co.,** population, 7849; 2 steam engines, 1 chemical engine, 1 hook and ladder truck, 300 feet hose; membership of department, 42; full paid members, 6; part paid, 32; water supply, 36 hydrants, 7 cisterns; cost of department in 1882, \$7000.

**Albion, Calhoun Co.,** population, 2716; 1 steam engine, 1 hand engine, 2 hose carriages 1 hook and ladder truck; 1200 feet hose; membership of department, 15, all volunteers; water supply, race and river; 1 hydrant; cost of department in 1882, \$250.

**Allegan, Allegan Co.,** population, 2305; area, 2560 acres; fire limit, 25 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, two and three stories in height; wooden roofs permitted; dwellings, wood, one and a half stories; fire department consists of 1 hook and ladder truck, 3 hose carriages; quantity of serviceable hose, 1200 feet rubber, 600 feet cotton, 250 linen; value of apparatus and supplies, \$2000; 1 building, owned by department, value, \$500; membership of department, 54, all volunteers; cost of maintaining department in 1882, \$400; bell alarm; chief elected by members of department; water supply, water-works, Holly system and direct pumping; river and wells; 4½ miles street mains; diameter of largest, 8 inches; smallest, 4 inches; 32 hydrants; pressure, 100 pounds; cost of maintaining water department in 1882, \$1200.

**Alma, Gratiot Co.,** population, 437; 1 hose carriage; 500 feet hose; 1 hook and ladder truck; membership of department, 45; all volunteer; water supply, Holly system; 10 hydrants.

**Almont, Lapeer Co.,** population, 837; 3 chemical engines; 1 hand engine; water supply, 1 cistern; 100 feet rubber hose in good condition.

**Alpena, Alpena Co.,** population, 6153; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 100 feet rubber hose in good condition; 1900 feet cotton, good; 600 feet poor; 1500 feet linen, good; water works, Holly system and direct pressure; capacity 2100 gallons per minute; 11½ miles street mains and supply pipes; 80 hydrants; 2 men paid full time; 20 men part; fire alarm telegraph; 8 street boxes; 2 horses.

**Alpine, Kent Co.,** population, 1378; no fire protection.

**Ann Arbor, Washtenaw Co.,** population, 8061; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 2200 feet hose; member-

ship of department, 109, all volunteer; water supply, 14 cisterns; cost of department in 1882, \$1000.

**Au Sable, Iosco Co.,** population, 1328; 1 hand engine; 1 hose carriage; 1300 feet of hose; membership of department, 43; all volunteers; water supply, river and 2 cisterns.

**Bangor, Van Buren Co.,** population, 1102; no fire protection.

**Batavia, Branch Co.,** population, 1305; no fire protection.

**Battle Creek, Calhoun Co.,** population, 7063; area, 2860 acres; fire limit, 70 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and wood, three stories in height; dwellings wood, two stories; fire department consists of 2 steam engines; 8 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages, Siamese couplings used; 800 feet rubber hose, in good condition; 200 poor; 1300 feet cotton hose, good; 3 horses; value of apparatus and supplies, \$6800; two buildings owned by department, value \$10,000; membership of department, 40; two full paid members; 38 part paid; total expense in 1882, \$3000; bell alarm; chief elected by common council; water supply, 6 cisterns, supplied by steamers from rivers; capacity, 115,200 gallons daily.

**Bay City, Bay Co.,** population, 20,693; area, 5180 acres; fire limit, 80 acres; ordinance regulating sale and use of fire-works; principal material of mercantile buildings, brick; height three and four stories; dwellings, wood, two stories; fire department consists of 2 steam engines; 2 chemical hand extinguishers; 1 hook and ladder truck; 4 hose carriages; 2 fire-boats; 2050 feet rubber hose in good condition; 1500 feet poor; 300 feet cotton, good; 800 feet leather, poor; 10 horses; value of apparatus and supplies, \$18,460; value of buildings belonging to department, \$14,000; membership of department, 38; full paid members, 5; part paid, 33; expense for maintaining department, in 1882, \$13,530; fire alarm telegraph; 18 street boxes; chief elected by council; water supply, Holly system; 20½ miles street mains; diameter of largest, 16 inches, smallest, 4 inches; 140 hydrants; water pressure at hydrants, 80 pounds.

**Bennington, Shiawassee Co.,** population, 1472; no fire protection.

**Benton Harbor, Berrien Co.,** population, 1230; area, 640 acres; fire limit, 16 acres; causes of fires investigated; mercantile buildings, brick, two stories in height; dwellings, wood, two stories;

## MICHIGAN.—Continued.

fire department consists of 1 steam engine, 2 hose carriages; Siamese couplings used; 1200 feet rubber hose, in good condition; 2 horses; value of apparatus and supplies, \$5740; one building owned by department, value, \$300; membership of department, 20; two paid; bell alarm; chief elected by the company; water supply, canal, wells and 3 cisterns.

**Big Rapids**, Mecosta Co., population, 3552; area, 2560 acres; fire limit, 40 acres; mercantile buildings, brick, height, three stories; dwellings, brick and wood, two stories; fire department consists of 1 hook and ladder truck; 4 hose carriages; Siamese couplings used; 1800 feet rubber hose; 600 feet cotton hose, in good condition; value of department apparatus and supplies, \$3500; 3 buildings owned by department, value, \$3000; membership of department, 120, all volunteers; bell and steam whistle alarm; chief elected by members of department; water supply, Holly system; 7 miles street mains; diameter of largest, 12 inches, smallest, 4 inches; number of hydrants, 64; water pressure, 120 pounds; cost of maintaining water department in 1882, \$4000.

**Birch Run**, Saginaw Co., population, 1600; no fire protection.

**Blissfield**, Lenawee Co., population, 1222; area, 400 acres; fire limit same; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, mostly brick, height, two stories; wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 hand engine; 4 chemical hand extinguishers, 1 hose carriage; 1100 feet rubber hose in good condition; 50 feet rubber, poor; value of department apparatus and supplies, \$3800; value of buildings belonging to department, \$3000; membership of department, 42, all volunteers; cost of maintaining fire department in 1882, \$70; fire alarm, bells; chief elected by the council; water supply, river basin, 3 cisterns and 1 hydrant; cisterns supplied by river; capacity, 25,000 gallons daily.

**Bridgewater**, Washtenaw Co., population, 1255; no fire protection; water supply, river.

**Brighton**, Livingston Co., population, 803; area, 960 acres; mercantile buildings, frame, two stories high; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet rubber hose, in good condition; value of apparatus and supplies, \$2700; part of building in use by department, value, \$1000; membership of department, 41; all volunteer; cost of maintaining department in 1882, \$30; bell alarm; chief elected by members of department; water supply, pond, creek, 12 cisterns, supplied by engine.

**Buchanan**, Berrien Co., population, 1894; 1 hand engine; 2 hose carriages; water supply; creek and 2 cisterns; 1200 feet good rubber hose; volunteer fire department; 45 men.

**Cadillac**, Wexford Co., population, 2213; 3 hose carriages; 950 feet rubber hose in good condition; 350 feet poor; water supply, direct pressure; 3 miles street mains and supply pipes; 12 hydrants; volunteer fire department, 43 men.

**Campbell**, Ionia Co., population, 1640; no fire protection.

**Cedar Springs**, Kent Co., population, 1141; area, 960 acres; ordinance regulating sale and use of fire-works; frame buildings, one and a half and two stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 1 hose carriage; 400 feet linen hose, in good condition; 1 building owned by fire department, value, \$50; bell alarm, water supply, 6 cisterns.

**Centreville**, St. Joseph Co., population, 705; 1 hook and ladder truck; water supply, wells.

**Charlotte**, Eaton Co., population, 2910; area, 2880 acres; mercantile buildings, brick, three stories

in height; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 2 chemical hand extinguishers, 2 hook and ladder trucks, 2 hose carriages; Siamese couplings used; 400 feet rubber hose, in good condition; 800 feet, poor; 1500 feet cotton hose, good; value of apparatus and supplies, \$9500; 2 buildings owned by department, value \$7000; membership of department, 105; 2 paid; total expense in 1882, \$1000; bell alarm; chief elected by department and confirmed by council; water supply, 9 cisterns, supplied by steam; capacity, 32,000 to 48,000 gallons daily.

**Cheboygan**, Cheboygan Co., population, 2260; area, 1500 acres; mercantile buildings, wood, two stories, in height; shingle roofs; dwellings, wood, two stories; fire department consists of 1 hand engine, 3 hose carriages; Siamese couplings used; 2000 feet cotton hose, in good condition; 500 feet leather, poor; value of apparatus and supplies, \$3000; 1 building in use by department, owned by village; membership of department, 60, all volunteers; cost of maintaining department in 1882, \$500; whistle alarm; chief recommended by department and appointed by council, water supply, direct pumping and Holly system; 5 reservoirs, supplied from wells; capacity, 200,000 gallons daily; 3 miles street mains; diameter of largest, 12 inches; smallest, 4 inches, 22 hydrants; water pressure, 40 pounds.

**Chelsea**, Washtenaw Co., population, 1160; no fire protection.

**Chester**, Eaton Co., population, 1495, no fire protection.

**Clarendon**, Calhoun Co., population, 1263; no fire protection.

**Clinton**, Lenawee Co., population, 927; 5 chemical hand extinguishers; 1 hook and ladder truck.

**Coldwater**, Branch Co., population, 4681; area, 500 acres; fire limit, 40 acres; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick and wood, two and three stories in height; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hand engine, 2 hose carriages; 400 feet rubber hose, in good condition, 200 poor; 1200 feet cotton, good, 400 poor; 2 horses; value of apparatus and supplies, \$7300; 1 building owned by department, value, \$800; membership of department, 22, part paid; total expense in 1882, \$1575; bell and telephone alarms; chief elected by company, and approved by council; water supply, 2 reservoirs, supplied by pumping, and 16 wells.

**Constantina**, St. Joseph Co., population, 1405; area, 250 acres; fire limit, same; ordinance providing for investigating causes of fire; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 11 chemical hand extinguishers, 1 hose carriage; Siamese couplings used; quantity of serviceable hose, 450 feet rubber; 300 feet cotton; 600 feet linen, in poor condition; 150 feet rubber hose; value of apparatus and supplies, \$2500, including water works; one building in use by department; annual rent, \$75; value, \$800; membership of department, 24, all volunteers; total expense in 1882, \$300; bell alarm; chief elected by common council; water supply, Holly system and direct pumping; 2½ miles street mains; diameter of largest, 10 inches; smallest, 6 inches; 45 hydrants; hydrant pressure, 100 pounds.

**Cooper**, Kalamazoo Co., population, 1193; no fire protection.

**Corunna**, Shiawassee Co., population, 1501; 6 chemical hand extinguishers, 1 hook and ladder truck; membership of department, 25, all volunteers.

**Danby**, Ionia Co., population, 1423; no fire protection.

**Decatur**, Van Buren Co., population, 1267; 1 hook and ladder truck; membership of department,



24, all volunteers; water supply, 3 cisterns; cost of department in 1882, \$100.

**Deerfield**, Lenawee Co., population, 1580; water supply, river; 5 cisterns; no fire protection.

**Delta**, Eaton Co., population, 1608; no fire protection.

**Detroit**, Wayne Co., population, 116,340; area, 8640 acres; fire limit, 1728 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; principal material of mercantile buildings, brick, height, four stories; dwellings, frame, two stories; fire department consists of 12 steam engines; 3 chemical engines; 10 chemical hand extinguishers; 4 hook and ladder trucks; 12 hose carriages; Siamese couplings in use; 21,700 feet cotton hose in good condition; 67 horses; value of department buildings, apparatus and supplies, \$412,385; 16 buildings used by department; membership of department, 156; full paid members, 107; part paid, 49; cost of maintaining department in 1882, year ending June 30, \$117,290; telegraph and watch tower alarm; 127 street boxes; chief elected by board of fire commissioners; fire patrol incorporated and supported by city; 6 permanent members; water supply, pumping system; 183 reservoirs; 234 miles of street mains and supply pipes; diameter of largest, 42 inches; smallest, 3 inches; 1100 hydrants, water pressure at hydrants, 35 pounds; cost of maintaining water department in 1881, \$483,605.

**Dorr**, Allegan Co., population, 1723; no fire protection.

**Dowagiac**, Cass Co., population, 2100; 1 hand engine; 1 hose carriage; water supply, river and 4 cisterns; 350 feet hose in good condition; 300 feet poor.

**East Saginaw**, Saginaw Co., population, 19,016; area, 4000 acres; fire limit, 1000 acres; mercantile buildings, wood and brick, one to five stories high, shingle roofs permitted; dwellings brick and frame, one and two stories; fire department, 1 hand engine; 2 hook and ladder trucks; 4 hose carriages; 1 fire boat; 500 feet rubber hose in good condition; 1000 feet rubber, poor; 2000 feet cotton hose, good; 6 horses; value of apparatus and supplies, \$100,000; value of buildings belonging to fire department, \$17,000; membership of department, 20; full paid members, 6; part paid, 12; total expense in 1882, \$10,000; fire alarm, telephone; chief elected by common council; water supply, Holly system; 30 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 160 hydrants; water pressure, 80 to 100 pounds.

**Eaton Rapids**, Eaton Co., population, 1785; ordinance for investigating causes of fires; mercantile buildings, brick, height, three and four stories; dwellings, wood, two stories; fire department consists of 1 steam engine; 1 hook and ladder truck; 1 hose carriage; Siamese couplings used; 700 feet rubber hose in good condition; 400 feet poor; 600 feet cotton hose, good; value of apparatus and supplies, \$7000, value of department buildings, \$3000; membership of department, 40; paid, 1; bell alarm; water supply, river; mill race; 1 cistern supplied by steamer, capacity, 30,000 gallons daily.

**Ecorse**, Wayne Co., population, 2648; no fire protection.

**Elba**, Lapier Co., population, 1272; no fire protection.

**Erie**, Monroe Co., population, 1721; no fire protection.

**Escanaba**, Delta Co., population, 3026; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, two stories in height, shingle roofs permitted; dwellings, one and a half and two stories; fire department consists of 4 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; 500 feet, poor; value of apparatus and supplies, \$9000; 1 building owned by department, value, \$3000; mem-

bership of department, 50, all volunteers; total expense in 1882, \$2000; bell alarm; chief elected by mayor and confirmed by council; water supply, 2 cisterns, capacity, 20,000 gallons daily.

**Exeter**, Monroe Co., population, 1822, no fire protection.

**Fentonville**, Genesee Co., population, 2157; area, 1280 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1000 feet rubber hose and 500 feet cotton hose, in good condition; value of apparatus and supplies, \$7000; 1 building owned by department, value, \$5000; membership of department, 76; 4 paid; total expense in 1882, \$400; bell alarm; chief elected by fire department; water supply, 4 cisterns, supplied from river.

**Flint**, Genesee Co., population, 8409; area, 3975 acres; fire limit, 85 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height; dwellings, brick and wood, two and three stories; fire department consists of 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages, 3000 feet rubber hose in good condition; 5 horses; value of apparatus and supplies, \$13,000; 2 buildings owned by department; value, \$7600; membership of department, 16; full paid members, 3; part paid, 16; total expense in 1882, \$4500; bell and telephone alarm; chief elected by common council; water supply, Holly system; river; 18 cisterns, supplied from wells by steamer; capacity, 250 to 1500 barrels; 10 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 100 double hydrants; water-works owned by private corporation.

**Fowlerville**, Livingston Co., population, 1051; no fire protection.

**Grand Haven**, Ottawa Co., population, 4862; fire limit, 100 acres; mercantile buildings, brick and frame, three stories in height; dwellings, frame, two stories; fire department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages, 1500 feet rubber hose in good condition, 1500 poor; 1500 feet cotton hose, good; 4 horses; value of apparatus and supplies, \$9000; 2 buildings belonging to fire department, value, \$5,000; membership of department, 17; 4 full paid members; 13 part paid; cost of maintaining department in 1882, \$1900; fire alarm, telephone; chief nominated by department and appointed by common council; water supply, river and lake; 1 mile street mains; largest, 10 inches; smallest, 4 inches; 12 hydrants; pressure, 100 pounds; cost of maintaining water department in 1882, \$1200.

**Grand Rapids**, Kent Co., population, 32,016; area, 5760 acres; fire limit, 1280 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, four stories in height; dwellings, wood, two stories; fire department consists of 3 steam engines, 1 chemical engine, 6 chemical hand extinguishers, 2 hook and ladder trucks, 6 hose carriages; Siamese couplings used; 750 feet rubber hose, in good condition, 400 poor; 10,000 feet cotton, 1500 feet linen, in good condition; 27 horses; value of department apparatus and supplies, \$85,928; 6 buildings owned by department, value, \$35,000; membership of department, 57, full paid members, 27, part paid, 27; Gamewell fire alarm telegraph; 57 street boxes; chief elected by board of police and fire commissioners; water supply, reservoir, gravity system; 24½ miles street mains and supply pipes; diameter of largest, 20 inches; smallest, 4 inches; 260 hydrants; water pressure, 70 pounds; cost of maintaining water department in 1882, \$12,710.

**Greenville**, Montcalm Co., population, 3144; 1 steam engine, 5 chemical extinguishers, 1 hook and ladder truck (not in use), 2 hose carriages, 1050 feet rubber hose in good condition, 1400 feet, poor; wa-

## MICHIGAN.—Continued.

ter supply, river and 7 cisterns; 378,000 gallons capacity; 2 men paid full time; 10 men, part; 2 horses.

**Hancock**, Houghton Co., population, 1783; 1 steam engine, 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 2000 feet hose; membership of department, 25, part paid; water supply, Holly system; 10 hydrants, 6 cisterns; cost of department in 1882, \$4600.

**Hastings**, Barry Co., population, 2531; area, 640 acres; fire limit, 20 acres; mercantile buildings, brick, three stories; dwellings, frame, two stories; fire department consists of 1 hand engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, 650 feet good rubber hose, 400 poor; value of department apparatus and supplies, \$25,000; 1 building owned by department, value, \$300; membership of department, 90, part paid; total expense in 1882, \$1200; bell alarm; chief appointed by department and elected by city council; water supply, 7 cisterns; capacity of each, 12,000 gallons daily.

**Highland**, Oakland Co., population, 1414; no fire protection.

**Hillsdale**, Hillsdale Co., population, 3441; area, 2600 acres; fire limit, 15 acres; mercantile buildings, brick; height, two and three stories; dwellings, wood and brick, two stories; fire department consists of 1 steam engine, 2 chemical engines, 2 hose carriages; Siamese couplings used; quantity of serviceable hose, 500 feet rubber and 1000 feet cotton; value of apparatus and supplies, \$6,000; 1 building in use by department; membership of department, 26, 4 paid; total expense in 1882, \$14,449; bell alarm; chief appointed by common council; water supply, 8 cisterns, filled by steamer from race.

**Holland**, Ottawa Co., population, 2620; 2 hand engines, 1 hook and ladder truck; 2 hose carriages; 2500 feet hose; membership of department, 100, part paid; water supply, wells, and 24 cisterns; cost of department in 1882, \$500.

**Holly**, Oakland Co., population, 1443; 12 chemical extinguishers; 2 hose carriages; 1000 feet rubber hose, in good condition; water-works, direct pumping and Perkins' system; 2½ miles mains; 16 hydrants; volunteer fire department, 32 men.

**Homer**, Calhoun Co.; population, 893; area, 640 acres; fire limit, 8 acres; mercantile buildings, brick, two stories in height; dwellings, wood, one and one-half and two stories; fire department consists of 2 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$500; 1 building owned by department; value, \$2500; membership of department, 30, all volunteers; cost of maintaining department in 1882, \$100; bell alarm, chief elected by the company; water supply, poor.

**Hopkins**, Allegan Co., population, 1869; no fire protection.

**Houghton**, Houghton Co., population, 2800; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose, in good condition; 1000 feet poor; 200 feet leather, good; 300 feet poor; water supply, lake and 6 cisterns; volunteer fire department, 84 men.

**Howell**, Livingston Co., population, 2071; 1 chemical engine; 1 hand engine; 400 feet rubber hose, in good condition; 300 feet poor; volunteer fire department, 60 men.

**Hudson**, Lenawee Co., population, 2254; 1 steam engine; 1 hand engine; 3 hose carriages; 1500 feet hose; membership of department, 55; number of paid members, 5; water supply, 11 cisterns; cost of department in 1882, \$1000.

**Imlay City**, Lapeer Co., population, 971; 1 hand engine; 6 chemical hand extinguishers; 1 hose carriage; 1000 feet hose; membership of department, 60, all volunteers; water supply, 10 cisterns.

**Ionia**, Ionia Co., population, 4190; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 900 feet rubber hose in good condition; 150 feet leather, poor; water-works, 1 reservoir; 1½ miles mains; 9 hydrants; 90 men paid part time.

**Ishpeming**, Marquette Co., population, 6200; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 4000 feet rubber hose, good condition; 1000 poor; value of apparatus and supplies \$12,000; buildings in use by department owned by city; value, \$7000; membership of department, 85, all volunteers; total expense in 1882, \$2000; telephone and bell alarms; chief elected by department and confirmed by council; water supply, 3 reservoirs, supplied by creek; direct pumping system; 3¼ miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 3 inches; 18 hydrants; water pressure, 100 pounds.

**Jackson**, Jackson Co., population, 16,105; 1 steam engine; 2 hose carriages; 4000 feet hose; 1 hook and ladder truck; membership of department, 21, part paid; water supply, Holly system; 76 hydrants; cost of department in 1882, \$7000.

**Jonesville**, Hillsdale Co., population, 1445; area, 1440 acres; fire limit, 18 acres; ordinance providing for investigating causes of fires; mercantile buildings, brick, three stories in height; dwellings, wood and brick, two stories; fire department consists of 1 hand engine, 2 hose carriages; 850 feet rubber hose in good condition; value of apparatus and supplies, \$2000; 1 building owned by department, value, \$2500; membership of department, 8; 2 paid; total expense in 1882, \$74; bell and whistle alarm; chief nominated by department and confirmed by common council; water supply, mill race, river and wells.

**Kalamazoo**, Kalamazoo Co., population, 13,552; area, 256 acres; fire limit, 200 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; dwellings, frame, two stories; fire department consists of 1 hand engine; 2 chemical hand extinguishers; 1 hook and ladder truck, 5 hose carriages; 1000 feet rubber hose in good condition, 750 poor; 1900 feet cotton hose, good; 4 horses; value of department apparatus and supplies, \$5000; 2 buildings used by department; membership of department, 46; full paid members, 6; part paid, 20; cost of maintaining department in 1882, \$6000; Gamewell fire alarm, 13 street boxes; chief elected by firemen, confirmed by village council; water supply, Holly system; 4 reservoirs; capacity, 3,000,000 gallons daily; 16 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; number of hydrants, 146; pressure, 90 pounds; cost of maintaining water department in 1882, \$27,000.

**Lake Linden**, Houghton Co., population, 2610; no fire protection.

**Lansing**, Ingham Co., population, 8319; area, 640 acres; fire limit, 300 acres; mercantile buildings, frame and brick, three stories in height; wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition, 400 poor; 4 horses; value of department apparatus and supplies, \$30,000; 2 buildings owned by department, value, \$1500; membership of department, 40; full paid members, 2; part paid, 38; total expense in 1882, \$3000; bell alarm; chief appointed by common council; water supply, cisterns and river, also 4 reservoirs, filled by steamers; capacity, 24,000 gallons daily.

**Lapeer**, Lapeer Co., population, 2611; area, 3200 acres; fire limit, 12 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 steam en-

gine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 300 feet rubber hose in good condition, 250 poor; 1200 feet cotton, good; value of department apparatus, \$7000; 1 building owned by department, value, \$6000; membership of department, 45, all volunteers; total expense in 1882, \$1500; bell alarm; chief elected by common council; water supply, river and cisterns; number of cisterns, 4, filled by steamer; capacity, 45,000 gallons daily.

**La Salle**, Monroe Co., population, 1506; no fire protection.

**Leslie**, Ingham Co., population, 1113; 1 hand engine; 2 chemical extinguishers; 1 hose carriage; 300 feet rubber hose, in good condition; 200 feet linen, good; water supply, creek; 3 reservoirs, 500,000 gallons capacity.

**Lexington**, Sanilac Co., population, 955; area, 480 acres; fire limit, 300 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; two stories in height; wooden roofs permitted; dwellings, wood, 1½ stories; fire department consists of 1 hand engine, 1 hose carriage; 1000 feet rubber hose in good condition, 1000 poor; buildings used by department owned by village; membership of department, 50, all volunteer; bell alarm; chief elected by members of department; water supply, 8 springs.

**Litchfield**, Hillsdale Co., population, 1958; area, 2400 acres; fire limit, same; ordinance providing for investigating causes of fires; mercantile buildings, brick, three stories in height; dwellings, frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; quantity of serviceable hose, 300 feet rubber, 100 feet cotton, 500 leather; 300 feet rubber in poor condition; 2 horses; value of apparatus and supplies, \$15,000; 1 building owned by department, value, \$5000; membership of department, 183; three full paid; cost of maintaining department in 1882, \$350; bell alarm; chief elected by police board; water supply, gravity pressure, 4 reservoirs, supplied by engine, capacity 100,000; 3 cisterns, supplied from reservoirs; capacity, 5000 gallons; 4 miles street mains; diameter of largest, 12 inches, smallest, 4 inches; 17 hydrants; water pressure, 107 pounds; cost of maintaining water department in 1882, \$150.

**Livonia**, Wayne Co., population, 1638; no fire protection.

**Lowell**, Kent Co., population, 1538; brick and frame buildings; no fire department; 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 3000 feet cotton hose in good condition; 200 feet linen, good; 200 poor; 200 feet leather, good, 200 poor; 2 horses in use; 1 building used by department; water supply, 3 reservoirs and 2 rivers.

**Ludington**, Mason Co., population, 4190; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1100 feet leather hose in good condition; water supply, lake and 3 cisterns; volunteer fire department, 40 men.

**Lyons**, Peoria Co., population, 747; 175 feet rubber hose in poor condition; 300 feet linen, good; water-works, mill race, Holly system and direct pumping; 1200 feet of mains; 7 hydrants; volunteer fire department, 12 men.

**Manchester**, Washtenow Co., population, 1156; 1 hand engine; 1 chemical hand extinguisher; 1 hook and ladder truck; 1 hose carriage; 500 feet hose; membership of department, 60, all volunteer; water supply, river.

**Manistee**, Manistee Co., population, 6930; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 900 feet rubber hose in good condition; 300 feet poor; 200 feet linen, poor; 3 men paid full time; 10 men part; 12 volunteers; 2 horses.

**Marion City**, St. Clair Co., population, 1673; area, 180 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; frame dwell-

ings, 2½ stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; 800 feet poor; 1 building in use by department, value \$500; bell alarm; chief elected by village board; water supply, river.

**Marquette**, Marquette Co., population, 4690; area 500 acres; fire limit, 20 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, three stories; dwellings, frame, two stories; fire department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 1300 feet rubber hose in good condition; 2 horses; value of apparatus and supplies, \$6000; 2 buildings owned by department, value, \$5000; membership of department, 50, full paid members, 40, part paid, 5; cost of maintaining department in 1882, \$2200; electric fire alarm; 6 street boxes; chief elected by company and water commissioners; water supply, direct pumping system; diameter of largest street main, 12 inches; smallest, 4 inches; 55 hydrants; water pressure, 130 pounds; cost of maintaining water department in 1882, \$5300.

**Marshall**, Calhoun Co., population, 3795; area 2560 acres; fire limit 640 acres; causes of fires investigated; mercantile buildings, brick and wood, two and three stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine; 2 hand engines; 2 hook and ladder trucks; 4 hose carriages; Siamese couplings used; quantity of serviceable hose, 600 feet rubber; 1250 cotton; 600 feet leather; 2 horses; value of apparatus and supplies, \$12,000; three buildings in use by department; membership of department, 145; full paid members, 2; part paid 14; total expense in 1882, \$3171; bell alarm; chief elected by council; water supply artesian wells, 2 cisterns; supplied from wells, capacity 500 bbls. daily.

**Martin**, Allegan Co., population, 1213; no fire protection.

**Mason**, Ingham Co., population, 1819; no fire protection.

**Menominee**, Menominee Co., population, 3288; area, 1280 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick; height three stories; dwellings, two stories; fire department consists of 1 steam engine; 1 hand engine; 2 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition; 500 feet poor; 5 horses; value of department apparatus and supplies, \$20,000; one building owned by department, value, \$8000; membership of department, 18; full paid members, 2; part paid, 16; total expense in 1882, \$2980; electric alarm; 21 street boxes; chief elected by fire department; water supply, river and 7 cisterns.

**Midland City**, Midland Co., population, 1529; area, 1440 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick and wood; three stories in height; dwellings wood, 1½ stories; fire department consists of 2 hand engines; 3 chemical hand extinguishers; 2 hose carriages; 1000 feet rubber hose; 500 feet cotton hose, in good condition; value of department apparatus and supplies, \$8000, 2 buildings owned by department, value, \$3000; membership of department, 40; all volunteer; cost of maintaining department in 1882, \$3500; telephone alarm; chief elected by members of department and confirmed by council; water supply, Holly system; capacity 2,500,000 gallons daily; 3½ miles street mains and supply pipes; diameter of largest 10 inches, smallest 4 inches; 36 hydrants; water pressure 160 pounds; cost of maintaining water department in 1882, \$1200.

**Milford**, Oakland Co., population, 1251; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1100 feet of hose; membership of department, 75; one paid; water supply, river, pond and 2 cisterns; cost of department in 1882, \$250.



## MICHIGAN.—Continued.

**Monroe**, Monroe Co., population, 4930; area, 3623 acres; fire limit, 50 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; dwellings, brick, two stories; fire department, 2 steam engines; 1 hook and ladder truck; 4 hose carriages; Siamese couplings used; 2050 feet rubber hose, in good condition; 450 feet rubber, poor; value of apparatus and supplies \$12,000; five buildings owned by department, value \$10,000; membership of department, 196; 98 full paid members; 98 part paid; total expense for 1882, \$2000; fire alarm, bells; chief elected by department and approved by council; water supply, 4 cisterns; capacity 67,200 gallons; 4 artesian wells; river.

**Montague**, Muskegon Co., population, 1297; mercantile buildings, brick, two stories high, shingle roofs permitted; dwellings wood, two stories; fire department consists of one steam engine; 1 hand engine; 2 hose carriages; 1 fire boat; 500 feet of rubber hose in good condition; 500 poor; 1000 feet cotton hose in good condition; value of apparatus and supplies \$10,500; value of department buildings, \$1200; membership of department, 21; all volunteer; total expense in 1882, \$250; bell and whistle alarm; chief appointed by directors of stock company; water supply, lake and creek.

**Morenci**, Lenawee Co., population, 1209; 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 700 feet hose; membership of department, 56; all volunteer; water supply, wells and 8 hydrants.

**Mount Clemens**, Macomb Co., population, 3057; 1 hand engine, 1 hook and ladder truck, 2 hose carriages, 500 feet rubber hose in good condition; 300 feet poor; 1000 feet cotton, good; water supply, river, 10 cisterns; volunteer fire department, 75 men.

**Mt. Morris**, Genesee Co., population, 502; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two stories, wooden roofs permitted; dwellings, wood, one and a half stories; fire department consists of 1 hand engine, 1 hose carriage; Siamese couplings used; 400 feet rubber hose, 100 feet cotton, in good condition; value of apparatus and supplies, \$1000; membership of department, 30, all volunteers; total expense in 1881, \$25; bell alarm; chief elected by council; water supply, 8 wells.

**Muir**, Ionia Co., population, 714; 3 chemical hand extinguishers; membership of department, 9; all volunteer; water supply, river and tanks.

**Muskegon**, Muskegon Co., population, 12,262; area, 3000 acres; fire limit, 320 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, two to three stories; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages, 4 fire boats; Siamese couplings; 2500 feet rubber hose, 2500 feet cotton hose, in good condition; 6 horses; value of apparatus and supplies, \$27,000; 6 buildings owned by department, value, \$15,000; membership of department, 56; full paid members, 4, part paid, 62; total expense of department in 1882, \$7000; bell and telephone alarm; chief appointed by mayor; water supply, direct pressure; springs, capacity, 7,000,000 gallons daily; 29 miles street mains and supply pipes; diameter of largest, 16 inches, smallest, 4 inches; 300 hydrants; water pressure at hydrants, 100 pounds.

**Nashville**, Barry Co., population, 978; 1 hand engine, 1 hose carriage, 400 feet hose; membership of department, 30, all volunteers; water supply, 8 cisterns; cost of department in 1882, \$1500.

**Negaunee**, Marquette Co., population, 3931; 1 steam engine, 1 hand engine, 3 hose carriages; 1200 feet rubber hose in fair condition; 1500 feet cotton, fair; water supply, creek and 6 cisterns; volunteer fire department, 75 men.

**Niles**, Berrien Co., population, 4197; area, 1280 acres; fire limit, 80; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and stone, three and four stories in height; wooden roofs permitted; dwellings, wood, two and two and one-half stories; fire department consists of 2 steam engines, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 1550 feet rubber hose in good condition, 500 poor; 300 feet cotton hose, good; value of apparatus and supplies, \$10,000; 3 buildings owned by department, value \$3000; membership of department, 73, full paid; total expense in 1882, \$4000; bell alarm; chief elected by city council; water supply, reservoir; 10 miles street mains; diameter of largest, 18 inches; smallest, 4 inches; 75 hydrants; pressure of water at hydrants, 85 pounds.

**Ogden**, Lenawee Co., population, 2038; no fire protection.

**Olivet**, Eaton Co., population, 520; 6 chemical hand extinguishers, 1 hook and ladder truck; membership of department, 100, part paid; water supply, wells.

**Otsego**, Allegan Co., population, 1000; 1 hook and ladder truck; water supply, river and wells.

**Ovid**, Clinton Co., population, 1479; area, 500 acres; brick and frame buildings; no fire department; 2 chemical hand extinguishers, 1 hook and ladder truck, value of department apparatus and supplies, \$2000; 1 building used by department, owned by village, value, \$1400; water supply, wells.

**Owosso**, Shiawassee Co., population, 2501; area, 2560 acres; fire limit, 320 acres; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages, 300 feet rubber hose and 1700 feet cotton hose, in good condition; value of department buildings, \$3000; membership of department, 100, part paid; total expense for 1882, \$600; bell alarm; chief elected by members of fire department; water supply, river and 2 cisterns.

**Paw Paw**, Van Buren Co., population, 1482; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 1200 feet cotton hose, in good condition; 1200, poor; value of apparatus and supplies, \$3000; membership of department, 50; all volunteers; total expense of department in 1882, \$200; bell alarm; chief elected by company; water supply, 8 reservoirs, capacity, 100,000 gallons daily; 1 mile of street mains.

**Pentwater**, Oceana Co., population, 1278; 1 steam engine, 1 hose carriage, 1500 feet hose; membership of department, 22; part paid; water supply, lake; cost of department in 1882, \$735.

**Petersburgh**, Monroe Co., population, 420; 1 hand engine; 50 feet rubber hose, in good condition; water supply, river.

**Plainwell**, Allegan Co., population, 1351; 8 chemical hand extinguishers, 1 hook and ladder truck; 1 hose carriage, 1300 feet hose; membership of department, 60, all volunteers; water supply, Holly system; 6 hydrants; cost of department in 1882, \$60.

**Plymouth**, Wayne Co., population, 1025; no fire protection.

**Pontiac**, Oakland Co., population, 4509; causes of fires investigated; mercantile buildings, brick; height, two and three stories; dwellings, brick and frame, two stories; fire department consists of 2 steam engines, 2 hose carriages; Siamese couplings used; 3 horses; value of department apparatus and supplies, \$30,000; value of buildings, owned by department, \$6000; membership of department, 14;

12 part paid members; 2 volunteers; cost of maintaining department in 1882, \$2200; bell alarm; chief appointed by city council; water supply, river.

**Portage**, Kalamazoo Co., population, 1007; no fire protection.

**Port Huron**, St. Clair Co., population, 8883; mercantile buildings, brick, two to five stories in height; shingle roofs permitted; dwellings, wood, two and three stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; 2000 feet rubber hose, in good condition; 1000 feet leather, good; 4 horses in use by department; 2 buildings used by department, value, \$10,000; membership of department, 15; part paid; cost of maintaining department in 1882, \$4000; fire alarm telegraph and telephone; chief elected by common council; water supply, direct pumping and Holly system; capacity, 4,000,000 gallons daily; 19 miles street mains and supply pipes; diameter of largest, 10 inches; smallest, two inches; 113 hydrants; water pressure, 30 to 150 pounds; cost of maintaining water department in 1882, \$1000.

**Portland**, Ionia Co., population, 1670; area, 600 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 1000 feet cotton hose, in good condition; 100 feet poor; value of apparatus and supplies, \$3000; one building owned by department, value, \$2000; membership of department, 30, all volunteer; total expense in 1882, \$300; bell alarm; chief appointed by village board; water supply, river; direct pumping and Holly system; 1200 feet street mains; diameter, 8 inches; 3 hydrants; water pressure, 80 pounds.

**Pulaski**, Jackson Co., population, 1168; no fire protection.

**Quincy**, Branch Co., population, 1120; area, 5700 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood; height, two stories; wooden roofs permitted; dwellings, wood, one and a half and two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 550 feet rubber hose; 200 feet cotton, in good condition; value of apparatus and supplies, \$3000; one building owned by department, value, \$5000; membership of department, 94, all volunteer; total expense in 1882, \$25; bell alarm; chief elected by members of department; water supply, 13 wells.

**Raisinville**, Monroe Co., population, 2035; no fire protection.

**Redford**, Wayne Co., population, 1947; no fire protection.

**Reed City**, Osceola Co., population, 1091; 1 hook and ladder truck, 3 hose carriages; 1500 feet hose; membership of department, 15, all volunteer; water supply, pumps and 9 hydrants; cost of department in 1882, \$700.

**Rives Junction**, Jackson Co., population, 1338; no fire protection.

**Rochester**, Oakland Co., population, 996; no fire protection.

**Romeo**, Macomb Co., population, 1629; 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1700 feet hose; membership of department, 25; part paid; water supply, 6 cisterns.

**Saginaw City**, Saginaw Co., population, 10,525; 1 steam engine; 1 hook and ladder truck; 6 hose carriages; 2000 feet rubber hose in good condition; 2000 feet leather, good; water works, Holly system; 3,000,000 gallons capacity; 8 miles of mains; 125 hydrants; river; 4 cisterns; 8 men paid part time; 70 volunteers; 2 horses.

**Salem**, Washtenaw Co., population, 1192; no fire protection.

**Saranac**, Ionia Co., population, 877; 1 hook and ladder truck, volunteer fire department, 25 men.

**Saugatuck**, Allegan Co., population, 794; 1 hand engine; 1 hose carriage; 1600 ft. hose; membership of department, 31, all volunteers; cost of department, 1882, \$255.

**Schoolcraft**, Kalamazoo Co., population, 951; area, 400 acres; mercantile buildings brick, two stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine and 1 hose carriage, 200 feet rubber hose in good condition, 300 feet poor; value of department apparatus and supplies, \$800; one building rented; annual rent, \$50; membership of department, 24, all volunteer; total expense for 1882, \$100; bell alarm; water supply, cisterns and wells; capacity of cisterns, 9000 gallons.

**South Haven**, Van Buren Co., population, 1442; no fire protection.

**Spring Lake**, Ottawa Co., population, 1372; 3 steam engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages, 3000 feet hose; membership of department, 40, all volunteer; water supply, river, lake and 9 cisterns; cost of department, 1882, \$1000.

**Stanton**, Montcalm Co., population, 1760; area, 640 acres; ordinance regulating sale and use of fireworks; mercantile buildings brick and wood; height, two stories; shingle roofs permitted; dwellings wood; one and a half stories; fire department consists of 1 hand engine, 1 hose carriage; Siamese couplings used; 500 feet cotton hose in good condition; 300 feet rubber in poor condition; value of apparatus and supplies, \$3000; one building owned by department, value \$2500; membership of department, 73, all volunteer; total expense in 1882, \$1300; bell alarm; chief elected by council; water supply, 3 cisterns; supplied by pumping; capacity, 75,000 gallons daily.

**St. Charles**, Saginaw Co., population, 1539; mercantile buildings wood; two stories high; shingle roofs permitted; dwellings wood, one and a half stories; fire department consists of 1 hand engine, 1 hose carriage; Siamese couplings used; 400 feet rubber hose in good condition; 200 feet poor; 250 feet cotton, good; value of apparatus and supplies, \$1000; one building owned by department, value \$1000; membership of department, 38, all volunteer; total expense in 1882, \$100; bell alarm; chief appointed by village officers; water supply, river and 5 cisterns.

**St. Clair**, St. Clair Co., population, 1923; 1 steam engine; 1 hand engine; 3 hose carriages; 1500 feet rubber and leather hose in good condition; water supply, river; volunteer fire department, 51 men.

**St. Johns**, Clinton Co., population, 2370; area, 1200 acres; fire limit, 20 acres; chief investigates causes of fires; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 steam engine, chemical extinguishers (private), 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 2000 feet cotton hose in good condition; value of apparatus and supplies, \$8000; 1 building owned by department, value, \$3,000; membership of department, 100, 3 paid; bell alarm; chief elected by members of department; water supply, 8 tanks, filled from roofs, pumps and springs.

**St. Joseph**, Berrien Co., population, 2603; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories in height, wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 steam engine; 2 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; 200 feet poor; value of apparatus and supplies, \$3700; 1 building owned by department, value, \$800; membership of department, 60; 2 paid; total expense in 1882, \$350; bell alarm; chief elected



MICHIGAN.—*Continued.*

by company and approved by council; water supply, wells.

**St. Louis**, Gratiot Co., population, 1975; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet hose; membership of department, 72, all volunteers; water supply, Holly system; 33 hydrants; 3 cisterns; cost of department in 1882, \$200.

**Sturges**, St. Joseph Co., population, 2060; area, 960 acres; fire limit, 4 acres; mercantile buildings, brick, height, three and four stories; dwellings, wood, two stories; fire department consists of 1 steam engine; 3 hose carriages; Siamese couplings used; 500 feet rubber hose good; 400 feet, fair; 800 feet linen, good; 2 horses; 2 buildings owned by department, value, \$500; membership of department, 13, one paid; cost of maintaining department in 1882, \$1313; bell alarm; chief recommended by company and elected by the trustees; water supply, 1 reservoir and 7 cisterns, supplied by steam pumps; capacity of cisterns, 26,600 gallons daily; cost of maintaining water department in 1882, \$300.

**Tecumseh**, Lenewee Co., population, 2111; area, 640 acres; fire limit, 17 acres; mercantile buildings, brick, three stories high, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine; 2 hose carriages; \$1400 feet rubber hose; 500 feet cotton, in good condition; 2 horses, value of apparatus and supplies, \$5800; one building owned by department, value, \$2500; membership of department, 50; 2 paid; total expense in 1882, \$300; bell alarm; chief elected by members of department; water supply, tanks;  $\frac{3}{4}$  of a mile of street mains; diameter of largest, 6 inches; smallest, four inches; 9 hydrants; water pressure, 40 pounds.

**Three Oaks**, Berrien Co., population, 1393; 1 hand engine; 4 chemical extinguishers; 1 hose carriage; 250 feet rubber hose in good condition; 100 feet poor; water supply, 2 cisterns; volunteer fire department, 25 men.

**Three Rivers**, St. Joseph Co., population, 2525; 1 chemical engine; 1 hand engine; 1 hose carriage; 500 feet rubber hose in good condition; 500 feet leather, good; water supply, rivers; volunteer fire department, 56 men.

**Traverse City**, Grand Traverse Co., population, 1897; 1 hand engine; 2 hose carriages; 1800 feet hose; membership of department, 30, all volunteers; water supply, pumps; 20 hydrants and 4 cisterns.

**Union City**, Branch Co., population, 1280; area, 640 acres; fire limit, 12 acres; mercantile buildings, brick, height, two stories, wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine; 1 chemical hand extinguisher; 1 hose carriage; 500 feet rubber hose in good condition; 500 feet poor; 500 feet cotton hose, good; value of department apparatus and supplies, \$1000; one building owned by department, value, \$4000; membership of department, 60, all volunteers; chief elected by company; water supply, 5 cisterns, supplied from roofs of buildings.

**Vassar**, Tuscola Co., population, 1579; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose

carriage; water supply, river and creek; volunteer fire department, 25 men.

**Vernon**, Shiawassee Co., population, 2267; 1 force pump; 200 feet rubber hose, in good condition; water supply, 1 reservoir.

**Vicksburg**, Kalamazoo Co., population, 784; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height; no building law; dwellings, brick and wood, two stories; fire department consists of 2 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$250; 1 building owned by department; value, \$50; membership of department, 25, all volunteers; bell alarm; chief elected by company and approved by village board; water supply, wells and cisterns.

**Warren**, Macomb Co., population, 2401; no fire protection.

**Washington**, Macomb Co., population, 2031; no fire protection.

**Waterford**, Oakland Co., population, 1324; no fire protection.

**Watervliet**, Berrien Co., population, 1897; no fire protection.

**Whiteford Centre**, Monroe Co., population, 2044; no fire protection.

**Whitehall**, Muskegan Co., population, 1724; area, 2000 acres; fire limit, 1000 acres; mercantile buildings, brick, two stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 2 hose carriages, 1 fire boat; Siamese couplings used; 2000 feet rubber hose in good condition; value of apparatus and supplies, \$8000; 1 building owned by department, value, \$2000; membership of department, 20, part paid; bell alarm; chief elected by members of department and approved by common council; water supply, 2 cisterns, filled by engine, lake and river.

**Williamston**, Ingham Co., population, 982; 3 chemical extinguishers.

**Wyandotte**, Wayne Co., population, 3631; 1 steam engine; 4 hose carriages; 2000 feet rubber hose in good condition; water supply, river; 4 cisterns; 19 men paid part time.

**Ypsilanti**, Washtenaw Co., population, 1459; ordinance regulating sale and use of fire-works; fire wardens and chief investigate fires; mercantile buildings brick, two stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1900 feet rubber hose in good condition, 100 poor; value of apparatus and supplies, \$8000; 1 building owned by department, value \$2500; membership of department, 36, all volunteers; total expense in 1882, \$900; tel phone and bell alarm; chief elected by common council; water supply, 9 cisterns, supplied from springs and river; capacity of each, 1000 barrels daily.

**Zeeland**, Ottawa Co., population, 2715; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in poor condition; water supply, 15 wells; volunteer fire department, 44 men.

**Zilwaukee**, Saginaw Co., population, 1630; no fire protection.

## MINNESOTA.

**Albert Lea**, Freeborn Co., population, 1966; 1 steam engine; 4 chemical extinguishers; 1 hose carriage; 1000 feet rubber hose in good condition; water supply, lake, 6 cisterns; volunteer fire department, 36 men.

**Anoka**, Anoka Co., population, 2706; area, 1500 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, two stories high; wooden roofs permitted; dwellings, frame,  $1\frac{1}{2}$  and 2 stories; fire department con-

sists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1200 feet cotton hose in good condition; 1200 feet poor; 1200 feet rubber hose, poor; value of department apparatus and supplies, \$6000; 1 building owned by department, value \$2000; membership of department, 70, two paid; total expense in 1882, \$600; bell and whistle alarm; chief elected by members of department and approved by city council; water supply, river and 3 cisterns.

**Austin, Monroe Co.,** population, 2305; area, 640 acres; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick and wood, two stories in height; shingle roofs permitted; dwellings, frame, two stories; fire department consists of 1 hook and ladder truck; value of apparatus and supplies, \$650; 1 building rented by department at \$36 per year, value \$150; membership of department, 30, all volunteer; bell alarm; chief elected by the company; water supply, wells.

**Brainerd, Crow Wing Co.,** population, 2319; no fire protection.

**Duluth, St. Louis Co.,** population, 838; 1 steam engine; 2 hose carriages; 1500 feet rubber hose in good condition; 1000 feet, poor; water supply, lake, 5 cisterns, volunteer fire department, 50 men.

**Faribault, Rice Co.,** population, 5415; area, 1920 acres; fire limit, 12 blocks; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height; dwellings, brick and wood, 1½ stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages, 2 chemical hand extinguishers; Siamese couplings used; 1850 feet rubber hose in good condition; value of apparatus and supplies, \$8000; 1 building owned by department, value, \$10,000; membership of department, 150, all volunteer; total expense in 1882, \$2200; bell alarm; chief elected by the company and confirmed by the council; water supply, 7 cisterns, supplied from river.

**Hastings, Dakota Co.,** population, 3809; area, 2 miles; fire limit, ½ mile; mercantile buildings, brick, two and three stories high; dwellings, mostly frame, two stories, fire department consists of 1 steam engine, 2 hook and ladder trucks, 2 hose carriages; Siamese couplings in use; 1500 feet rubber hose in good condition; 300 feet poor, value of department apparatus and supplies, \$5000; 1 building owned by department, value, \$3000; membership of department, 100, all volunteers; total expense in 1882, \$710; bell alarm; water supply, Mississippi River and cisterns.

**Lake City, Wabasha Co.,** population, 2596; area, 320 acres; fire limit, 20 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height, two stories; metal roofs used; dwellings, frame, two stories; fire department consists of 1 steam engine, 12 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet rubber hose, 1500 feet linen, in good condition; value of department apparatus and supplies, \$1200; 1 building owned by department, value, \$2000; membership of department, 50, 2 paid; total expense in 1882, \$200; bell alarm; chief elected by council; water supply, lake, 3 cisterns, supplied by fire engine, capacity, 2200 barrels.

**Mankato, Blue Earth Co.,** population, 5550; area, 1000 acres; fire limit 24 blocks; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and stone, two and three stories in height; dwellings, brick and wood, one and a half and two stories; fire department consists of 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1500 feet rubber hose in good condition; value of apparatus and supplies, \$2500; 1 building in use by department, owned by city; membership of department, 100, all volunteers; cost of maintaining department in 1882, \$100; bell and whistle alarm; chief elected by council; water supply, direct pumping and gravity; 2½ miles street mains; diameter of largest, 12 inches, smallest, 4 inches; number of hydrants, 26; pressure 120 pounds; cost of maintaining water department in 1882, \$2500.

**Minneapolis, Hennepin Co.,** population, 46,887; area, 19,200 acres; fire limit, 2560 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick

and stone, three to four stories in height; slate or tin roofs; dwellings, wood and brick, two stories; fire department consists of 3 steam engines, 1 chemical engine, 7 chemical hand extinguishers, 2 hook and ladder trucks, 6 hose carriages; 1 supply wagon; Siamese couplings used; 11,000 feet rubber hose in good condition; 3000 poor; 100 feet cotton hose, good; 28 horses; value of apparatus and supplies, \$140,000; 7 buildings owned by department, value, \$30,000; membership of department, 71, full paid members, 27; part paid, 44; total expense in 1882, \$58,858; Gamewell fire alarm telegraph; 52 street boxes and 6 private; chief elected by council. water supply, Holly system and direct pumping; capacity of pumps, 10,000,000 gallons; 29¼ miles street mains; diameter of largest, 16 inches; smallest, 6 inches; 316 hydrants; water pressure, 50 to 120 pounds.

**New Ulm, Brown Co.,** population, 2471; 3 hand engines, 1 hook and ladder truck, 1 hose carriage, 700 feet rubber hose in good condition; water supply, 4 cisterns, 6000 gallons capacity; volunteer fire department, 70 men.

**Northfield, Rice Co.,** population, 2296; area, 2560 acres; fire limit, 5 blocks; ordinance regulating sale and use of fire-works; mercantile buildings, usually wood, height, two stories; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages, Siamese couplings in use, 2000 feet rubber hose in good condition; value of department apparatus, \$5000; one building owned by department, value, \$2500; membership of department, 110, all volunteers; bell alarm; chief elected by members of department; water supply, Holly water-works; 2 cisterns supplied by pump; capacity, 1300 barrels daily; diameter of street mains, 8 inches; number of hydrants, 3; water pressure, 160 pounds.

**Owatonna, Steele Co.,** population, 3161; area, 2560 acres; fire limit, 40 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, two and three stories; dwellings, wood, two stories; fire department consists of 2 chemical engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 300 feet rubber hose in good condition, 150 poor; value of apparatus and supplies, \$6000; 1 building owned by department, value, \$2000; membership of department, 30, all volunteers; total expense in 1882, \$300; bell alarm; chief elected by city council; water supply, wells.

**Red Wing, Goodhue Co.,** population, 5876; fire limit, 175 acres; causes of fires investigated; mercantile buildings, brick and stone, three stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages, 3000 feet rubber hose in good condition, 1500 poor; value of apparatus and supplies, \$20,000; 3 buildings owned by department, value, \$15,000; membership of department, 114, all volunteers; total expense in 1882, \$3276; bell alarm; chief elected by company and approved by council; water supply, direct pumping system; 6 cisterns supplied by engine from Mississippi river; capacity, 1150 barrels daily; 2075 feet street mains and supply pipes; diameter, 4 inches; 7 hydrants; water pressure, 140 pounds.

**Rochester, Olmstead Co.,** population, 5103; 1 steam engine, 10 chemical extinguishers, 2 hook and ladder trucks, 3 hose carriages, 2000 feet rubber hose in good condition, 350 feet, fair; water supply, creek, 3 cisterns, Holly pump, 25,000 gallons capacity; paid fire department, 77 men.

**Shakopee, Scott Co.,** population, 2011; no fire protection.

**Spring Valley, Fillmore Co.,** population, 1256; area, 1440 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, one and one-half and two stories in height; shingle roofs permitted; fire department consists of 1 hook and ladder truck; value of apparatus and supplies, \$800; 1 building owned by de-

## MINNESOTA.—Continued.

partment, value, \$150; membership of department, 30, all volunteers; bell alarm; chief appointed by village council; water supply, creek.

**St. Charles**, Winona Co., population, 1155; no fire protection.

**St. Cloud**, Stearns Co., population, 2462; mercantile buildings, wood and brick, two stories in height; dwellings, wood and brick, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages, 400 feet rubber hose in good condition, 600 poor; value of apparatus and supplies, \$8000; membership of department, 150, all volunteers; total expense in 1882, \$100; bell alarm; chief elected by members of department and approved by council; water supply, wells.

**St. Paul**, Ramsey Co., population, 41,473; 4 steam engines, 1 hook and ladder truck, 4 hose carriages, 3050 feet rubber hose in good condition, 2930 feet, poor; water supply, gravity pressure; 20 miles mains; 170 hydrants; 19 men paid full time, 23 men, part; firm alarm telegraph; 21 street boxes; 16 horses.

**St. Peter**, Nicollet Co., population, 3436; mercantile buildings, brick, two stories in height; frame

dwellings, two stories; fire department consists of 1 hand engine, 1 hose carriage; 600 feet rubber hose in good condition; 300 poor; value of apparatus and supplies, \$2500; value of department buildings, \$3000; membership of department, 35 to 40, all volunteer; total expense in 1882, \$150; bell alarm; chief elected by company; water supply, river and wells.

**Stillwater**, Washington Co., population, 9055; 1 steam engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet rubber hose in good condition; 400 feet poor; water supply, lake, creek; 2 men paid full time; 1 man part; 100 volunteers; 3 horses.

**Wabasha**, Wabasha Co., population, 2088, 1 chemical engine, 1 hook and ladder truck; volunteer fire department, 40 men.

**Waseca**, Waseca Co., population, 1708; no fire protection.

**Winona**, Winona Co., population, 10,208; 1 steam engine, 1 hook and ladder truck, 5 hose carriages; 4300 feet of rubber hose in good condition; 500 feet poor; water-works, Holly system and direct pumping; river, 4 cisterns; 10 miles of street mains and supply pipes; 80 hydrants; volunteer fire department; 115 men.

## MISSISSIPPI.

**Aberdeen**, Monroe Co., population, 2339; area, 1280 acres; fire limit, 160 acres; ordinance regulating sale and use of fire-works; causes of fire investigated; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 1000 feet rubber hose, in good condition; 500 feet leather hose, good; 200 poor; 2 horses; value of apparatus and supplies, \$6,000; 1 building owned by department; value, \$1500; membership of department, 120, all volunteers; total expense in 1882, \$250; bell alarm; chief elected by members of department; water supply, artesian wells.

**Brookhaven**, Lincoln Co., population, 1615; ordinance for investigating causes of fires; mercantile buildings, brick and wood, one story in height; shingle roofs permitted; dwellings, frame, one story; fire department consists of 1 hand engine, 10 chemical hand extinguishers, 2 hook and ladder trucks, 1 hose carriage; 500 feet rubber hose, good condition; 100 poor; 100 feet leather, good; value of apparatus and supplies, \$2500; membership of department, 100; full paid members, 50; total expense in 1882, \$300; bell alarm; water supply, 6 cisterns.

**Canton**, Madison Co., population, 2083; area, 640 acres; fire limit, same; mercantile buildings, brick, one to three stories in height; shingle roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1500 feet cotton hose, good condition; 400 poor; 400 feet linen, good; 2 horses (hired); value of apparatus and supplies, \$6000; 1 building owned by department; value, \$800; 1 rented at \$200 per year, value, \$2300; membership of department, 160, all volunteers; total expense in 1882, \$1178; bell alarm; chief elected by members of department; water supply, 4 cisterns, supplied from roofs of buildings.

**Cherry Creek**, Pontotoc Co., population, 2379; no fire protection.

**Columbus**, Lowndes Co., population, 5350; area, 1280 acres; fire limit, 240 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories in height; dwellings, brick and wood, two stories; fire department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; Siamese couplings used; 2000 feet rubber hose, in good condition; 1000 poor; value of apparatus and supplies, \$20,000; membership of

department, 200, two paid; four buildings owned by department, value, \$5000; total expense in 1882, \$1000; bell alarm; chief elected by department; water supply, 1 reservoir, supplied by pump; capacity, 48,000 gallons daily; direct pumping and Holly system; 2 cisterns, supplied by pump, capacity, 25,000 gallons daily; diameter of street mains, 4 inches; number of hydrants, 50.

**Corinth**, Alcorn Co., population, 2275; no fire protection.

**De Kalb**, Kemper Co., population, 3146; no fire protection.

**Fannin**, Rankin Co., population, 2926; no fire protection.

**Greensborough**, Sumner Co., population, 2070; no fire protection.

**Greenville**, Washington Co., population, 2191; area, 439 acres; fire limit, 4 blocks; mercantile buildings, brick, one and two stories in height; dwellings, frame, one and two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 800 feet rubber hose, in good condition; 200, poor; 2 horses; value of apparatus and supplies, \$6000; membership of department, 50; two paid; total expense in 1882, \$500; bell alarm; chief elected by companies and confirmed by city council; water supply, 15 cisterns, filled from river and roofs of buildings.

**Grenada**, Grenada Co., population, 914; no fire protection.

**Holly Springs**, Marshall Co., population, 2370; no fire protection.

**Jackson**, Jackson Co., population, 5204; area, 1500 acres; fire limit, same; mercantile buildings, brick, two stories in height; wooden roofs permitted; dwellings, frame, one story; fire department consists of 1 steam engine, 3 hand engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 1625 feet rubber hose, in good condition; 300, poor; value of apparatus and supplies, \$9765; 6 buildings, belonging to department; value, \$5000; membership of department, 247; 2 paid; total expense in 1882, \$2500; bell alarm; chief elected by members of department; water supply, 603 cisterns, supplied by pipes from adjacent buildings; capacity, 2,110,500 gallons.

**Kosciusko**, Attala Co., population, 1126; no fire protection.

**Livingston**, Madison Co., population, 6002; no fire protection.

**Macon**, Noxubee Co., population, 2074; area, 1000 acres; fire limit 11 acres; mercantile buildings, brick, height one and two stories; framed dwellings, one and two stories; fire department consists of 1 hook and ladder truck; volunteer department, 35 members; bell alarm; water supply, 250 cisterns, supplied from roofs of buildings; capacity, 10,000 gallons daily.

**Meridian**, Lauderdale Co., population 4008; area, 1440 acres; fire limit, 160 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, wood, one story; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet hose, new; 2 horses; value of apparatus and supplies, \$7500; annual rent of building in use by department, \$40 to \$75, value, \$4000; membership of department, 35; 2 paid; total expenses in 1882, \$2000; bell alarm; water supply, tanks and 3 cisterns.

**Moscow**, Kemper Co., population, 2860; no fire protection.

**Natchez**, Adams Co., population, 7058; area, 640 acres; fire limit, 160 acres; mercantile buildings, brick and wood; height, one and two stories; wooden roofs permitted; dwellings, brick and frame, one and two stories; fire department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1400 feet rubber hose, in good condition; 600, poor; value of department apparatus and supplies, \$1000; three buildings owned by department, value, \$10,000; membership of department, 250, all volunteers; total expense in 1882, \$800; bell alarm; chief elected by members of department; water supply, cisterns.

**Okolono**, Chickasaw Co., population, 1858; no fire protection.

**Oxford**, LaFayette Co., population, 1534; no fire protection.

**Pass Christian**, Harrison Co., population, 1410; no fire protection.

**Port Gibson**, Claiborne Co., population, 1300; 4 chemical extinguishers; 1 hook and ladder truck;

water supply, cisterns; volunteer fire department, 30 men.

**Pelahatchee Depot**, Rankin Co., population, 2574; no fire protection.

**Summit**, Pike Co., population, 1604; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; water supply, 10 cisterns; volunteer fire department, 20 men.

**Vicksburg**, Warren Co., population, 11,814; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, three stories; dwelling, frame and brick, two stories; fire department consists of 3 steam engines, 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 2500 feet rubber hose, in good condition; 1000 poor; 11 horses; value of department apparatus and supplies, \$20,000; five buildings used by department, value \$10,000; owned by city; membership of department, 250; 7 paid; total expense in 1882, \$8000; telephone alarm; chief elected by department; water supply, 25 cisterns, supplied from roofs of buildings.

**Water Valley**, Yalabusha Co., population, 2220; water supply, creek; no fire protection.

**Webster**, Winston Co., population, 2123; no fire protection.

**West Point**, Clay Co., population, 1786; no fire protection.

**Winona**, Montgomery Co., population, 1204; no fire protection.

**Yazoo City**, Yazoo Co., population, 2542; area, 800 acres; fire limit, 350 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height; dwellings, wood, one and two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; 300 poor; value of apparatus and supplies, \$6500; 2 buildings owned by department, value, \$3000; membership of department, 96, all volunteer; total expense in 1882, \$800; bell alarm; chief elected by members of department and approved by city council; water supply, 14 cisterns, supplied from roofs of buildings; capacity, 200,000 gallons daily.

## MISSOURI.

**Bethany**, Harrison Co., population, 1000; no fire protection.

**Bevier**, Macon Co., population, 2135; no fire protection.

**Boonville**, Cooper Co., population, 3850; 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet cotton hose in good condition; water supply, 4 cisterns; volunteer fire department, 100 men.

**Brownsville**, Saline Co., population, 1182; no fire protection.

**Brunswick**, Chariton Co., population, 1801; no fire protection.

**Butler**, Bates Co., population, 2162; area, 600 acres; fire limit, 15 acres; brick and frame buildings; no fire protection.

**California**, Moniteau Co., population, 1427; no fire protection.

**Cameron**, Clinton Co., population, 2109; no fire protection.

**Canton**, Lewis Co., population, 2632; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 200 feet rubber hose in good condition; 100 feet poor; 900 feet leather, good; water supply, river; volunteer fire department, 100 men.

**Cape Girardeau**, Cape Girardeau Co., population, 3889; 1 hand engine; 1 hose carriage; 400 feet rubber hose in good condition; water supply,

river and cisterns; volunteer fire department, 46 men.

**Carrollton**, Carroll Co., population, 2313; no fire protection.

**Carthage**, Jasper Co., population, 4167; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck; 250 feet rubber hose in good condition; 350 feet poor; volunteer fire department, 45 men.

**Central**, St. Louis Co., population, 7485, no fire protection.

**Chillicothe**, Livingston Co., population, 4078; no fire protection.

**Clarksville**, Pike Co., population, 1493; area, 300 acres; fire limit, 200; no fire protection.

**Clinton**, Henry Co., population, 2868; no fire protection.

**Columbia**, Boone Co., population, 3326; 1 steam engine; 6 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; hose in good condition; water supply, poor; volunteer fire department, 100 men.

**Dardenne**, St. Charles Co., population, 4056; no fire protection.

**Fulton**, Callaway Co., population, 2409; no fire protection.

**Glasgow**, Howard Co., population, 1841; no fire protection.



## MISSOURI.—Continued.

**Hannibal**, Marion Co., population, 11,074; area, 2 50 acres; fire limit, same; causes of fires investigated; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 2 steam engines, 2 hose carriages, 3700 feet rubber hose, in good condition; 1000 feet poor; 3 horses; value of department apparatus and supplies, \$13,200; one building used by department, value, \$5000, owned by city; membership of department, 15; part paid members, 6; cost of maintaining department in 1882, \$2750; bell and telephone alarm; chief appointed by city council; water supply, water-works, 1 reservoir, supplied by steam pumps; 13½ miles street mains; diameter of largest, 16 inches, smallest, 4 inches; number of hydrants, 88; pressure of water at hydrants, 95 pounds; cost of maintaining water department in 1882, \$5700.

**Harrisonville**, Cass Co., population, 1113; no fire protection.

**Hermann**, Gasconade Co., population, 1314; area, 960 acres; fire limit, same; mercantile buildings, brick; height, two and three stories; wooden roofs permitted; dwellings, frame, brick and stone, one and two stories; fire department consists of 1 steam engine, 2 chemical engines, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 800 feet good rubber hose; 100 poor; value of department apparatus and supplies, \$4000; value of buildings owned by department, \$1000; membership of department, 75, all volunteers; total expense in 1882, \$150; bell alarm; chief elected by members of department; water supply, river and 6 cisterns; capacity of cisterns, 10,000 gallons daily.

**Holden**, Johnson Co., population, 2014; no fire protection.

**Huntsville**, Randolph Co., population, 1527; no fire protection.

**Independence**, Jackson Co., population, 3146; 1 hand engine; 1 hose carriage; 360 feet rubber hose in fair condition; water supply, cisterns; volunteer fire department, 30 men.

**Iron Mountain**, St. Francois Co., population, 1243; no fire protection.

**Jefferson City**, Cole Co., population, 5271; 1 steam engine; 1 hand engine; 3 hose carriages; 300 feet rubber hose in good condition; 700 feet poor; water supply, 6 cisterns; volunteer fire department, 30 men.

**Joplin**, Jasper Co., population, 7038; 2 chemical engines; 5 chemical extinguishers; 1 hook and ladder truck; 400 feet rubber hose in good condition; volunteer fire department, 25 men.

**Kansas City**, Jackson Co., population, 55,785; area, 4480 acres; fire limit, 4000 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and stone; height four to seven stories; dwellings, brick, stone and slate, two to four stories; fire department consists of 3 steam engines, 2 chemical hand extinguishers; 2 hook and ladder trucks, 8 hose carriages; Siamese couplings used; 5000 feet rubber hose in good condition; 3000 feet poor; 300 feet cotton hose in good condition; 1200 feet poor; 17 horses; value of apparatus and supplies, \$28,500; 6 buildings owned by department, value \$45,000; membership of department, 40, all volunteers; cost of maintaining department in 1882, \$36,000; telephone alarm; chief elected by city council; water supply, Holly system; 3 reservoirs, supplied from Kansas river; capacity, 11,000,000 gallons daily; 15 cisterns, supplied from mains; capacity, 30,000 barrels; 43 miles street mains; diameter of largest, 20 inches, smallest, 6 inches; number of hydrants, 390; pressure, 95 pounds; cost of maintaining water department in 1882, \$90,000.

**Kirksville**, Adair Co., population, 2314; 1 hand engine.

**La Grange**, Lewis Co., population, 1336; area, 500 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and wood; three stories high; wooden roofs permitted; dwellings wood and brick, two stories; fire department consists of 1 hook and ladder truck; value of apparatus and supplies, \$500; one building in use by department; annual rent, \$100; value, \$800; membership of department, 25, part paid; bell alarm; chief appointed by city council; water supply, river.

**Lebanon**, Laclede Co., population, 1419; no fire protection.

**Lexington**, La Fayette Co., population, 3996; area, 640 acres; brick and wood buildings; no fire protection.

**Liberty**, Clay Co., population, 1476; no fire protection.

**Louisiana**, Pike Co., population, 4325; area, 50 acres; fire limit, 12 blocks; mercantile buildings, brick and stone, two to four stories in height; wooden roofs permitted; dwellings, brick, stone and frame, one to three stories; fire department consists of 1 steam engine and 2 hose carriages; Siamese couplings in use; 1200 feet rubber hose in good condition; 300 feet rubber, poor; 2 horses; value of department apparatus and supplies, \$6000; 1 building owned by department, value, \$2000; membership of department, 20, all volunteers; total expense for 1882, \$1200; bell alarm; chief appointed by city council; water supply, Mississippi river and cisterns.

**Macon**, Macon Co., population, 3046; area, 640 acres; fire limit, 6 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two and three stories high; wooden roofs permitted; dwellings, wood and brick, one and two stories; fire department consists of 1 steam engine, 3 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition, 500 poor; value of department apparatus and supplies, \$12,000; 1 building owned by department, value, \$2500; membership of department, 30; part paid members, 10; total expense for 1882, \$300; bell alarm; chief chosen by council; water supply, 3 reservoirs and 5 cisterns; capacity, 30,000 barrels daily.

**Marshall**, Saline Co., population, 2701; no fire protection.

**Maryville**, Nodaway Co., population, 3485; area, 500 acres; fire limit, 60 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories; tin or iron roofs; dwellings, frame, one and one and a half stories; fire department consists of 1 chemical engine, 1 hook and ladder truck, 1 chemical and 1 water supply wagon; 700 feet rubber hose in good condition, 50 feet poor; value of department apparatus and supplies, \$3000; membership of department, 20, all volunteers; total expense in 1882, \$285; bell alarm; chief elected by members of department; water supply, 4 cisterns, supplied from buildings; capacity, 3000 gallons daily.

**Memphis**, Scotland Co., population, 1418; no fire protection.

**Mexico**, Andrain Co., population, 3835; 1 hand engine; 1 hose carriage; 250 feet rubber hose in good condition, 200 feet poor; water supply, 4 cisterns; 1 man paid full time; 10 men part; 19 volunteers.

**Moberly**, Randolph Co., population, 6070; 1 steam engine; 4 chemical extinguishers; 2 hose carriages; 300 feet rubber hose in good condition; 600 worthless; 1100 feet cotton, good; water supply, 1 reservoir, 32,000,000 gallons capacity; 6 cisterns, 10,000 gallons capacity each; 1 man paid full time, 22 men part; 25 volunteers; 2 horses (hired).

**Nevada**, Vernon Co., population, 1913, no fire protection.



**Palmyra**, Marion Co., population, 2479; no fire protection.

**Plattsburgh**, Clinton Co., population, 1344; no fire protection.

**Pleasant Hill**, Cass Co., population, 2372; no fire protection.

**Richmond**, Ray Co., population, 1424; no fire protection.

**Rolla**, Phelps Co., population, 1582; 1 hand engine; 1 hook and ladder truck; membership of department, 39.

**Savannah**, Andrew Co., population, 1206; no fire protection.

**Sedalia**, Pettis Co., population, 9561; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet cotton hose in good condition; 500 feet rubber, fair; water works, Holly system, 2,000,000 gallons capacity; 7 miles of mains; 31 hydrants; 9 men paid part time; 2 horses.

**Shelbina**, Shelby Co., population, 1289; area, 1440 acres; fire limit, 1 block; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories high; wooden roofs permitted; dwellings, frame, one story; no fire department; 1 hand engine; 200 feet rubber hose in poor condition; value of department apparatus, \$500; bell alarm; water supply, 3 cisterns, supplied from buildings.

**Springfield**, Greene Co., population, 6522; dwellings brick, height, two and three stories; fire department consists of 8 chemical hand extinguishers, 1 hook and ladder truck; value of department apparatus and supplies, \$1200; one building used by department, value, \$2500; membership of department, 32; all volunteer; total expense in 1882, \$250; bell and telephone alarm; chief elected by company, and approved by city council; water-works being built.

**St. Charles**, St. Charles Co., population, 5014; area, 1280 acres; fire limit, 640 acres; mercantile buildings, brick, height, two stories; wooden roofs permitted; dwellings, brick, two stories; fire department consists of 1 hand engine, 2 hook and ladder trucks, 4 hose carriage; Siamese couplings used; 2200 feet rubber hose in good condition; value of apparatus and supplies, \$3000; two buildings owned by department, value, \$5000; membership of department, 130, all volunteers; cost of maintaining department in 1882, \$600; bells and electric alarm system; 2 street boxes; chief elected by city

council; water supply, tower system; 2 reservoirs, supplied by pumps from Missouri river; capacity 1,000,000 gallons daily; 8 miles street mains; diameter of largest, 12 inches; smallest, 6 inches; 40 hydrants, pressure, 130 pounds; cost of maintaining water department in 1882, \$3500.

**Ste. Genevieve**, Ste. Genevieve Co., population, 1422; no fire protection.

**St. Joseph**, Buchanan Co., population, 32,431; area, 3200 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; height, three stories; shingle roofs permitted; dwellings, brick and frame, one and two stories; fire department consists of 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 3500 feet rubber hose, in good condition; 2500, poor; 11 horses; 1 building, rented, \$300 per year; value, \$12,000; membership of department, 18; full paid; cost of maintaining department in 1882, \$16,500; telephone alarm; chief appointed by mayor and confirmed by common council; water supply, water works, direct pumping system; 3 reservoirs; capacity, 5,000,000 gallons daily; 25 miles street mains; diameter of largest, 20 inches; smallest, 4 inches; 275 hydrants; hydrant pressure, 150 pounds; cost of maintaining water department in 1882, \$22,500.

**St. Louis**, St. Louis Co., population, 350,518; area, 86,080 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, stone and iron; height, four to six stories; wooden roofs permitted; dwellings, brick and stone, three stories in height; fire department consists of 22 steam engines, 1 chemical engine, 4 chemical hand extinguishers, 4 hook and ladder trucks, 20 hose carriages; 1 fire boat; Siamese couplings used; 20,000 feet rubber hose, in good condition; 130 horses; 20 buildings owned by department, value, \$107,310; membership of department, 214; full paid; Gamewell telegraph system; 346 street boxes; chief nominated by mayor and approved by city council; fire patrol supported by underwriters; 10 permanent members; water supply, reservoirs, supplied by direct pumping from Mississippi river; 245 miles street mains; diameter of largest, 36 inches; smallest, 3 inches; cost of maintaining water department in 1882, \$263,887.

**Warrensburg**, Johnson Co., population, 4049; no fire protection.

## NEBRASKA.

**Brownsville**, Nemaha Co, population, 1309; no fire protection.

**Columbus**, Platte Co., population, 2656; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, 3 cisterns; 100 feet leather hose in fair condition; volunteer fire department, 100 men.

**David City**, Butler Co., population, 1000; area, 1000 acres; fire limit, 500 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, one story high, shingle roofs; fire department consists of 2 chemical engines, 4 chemical hand extinguishers, 1 hook and ladder truck; 1000 feet good rubber hose; value of apparatus and supplies, \$2000; 1 building in use by department, value, \$1000; membership of department, 75, all volunteers; expense of maintaining department in 1882, \$50; chief elected by company; no water supply.

**Fremont**, Dodge Co., population, 3013; area, 1100 acres; fire limit, 250 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height; wooden roofs permitted; dwellings, wood, one to three stories; fire department consists of 1 steam engine, 1 hand engine, 1 chemical engine, 2 chemical hand

extinguishers, 1 hook and ladder truck; 2 hose carriages; 1300 feet rubber hose in good condition; 350 feet leather, poor; value of apparatus and supplies, \$4500; 2 buildings owned by department, value, \$2000; membership of department, 100, all volunteers; bell alarm; chief appointed by council; water supply, cisterns.

**Grand Island**, Hall Co., population, 2963; mercantile buildings, frame and brick, one and two stories in height; dwellings, frame, one and two stories; fire department consists of 1 chemical engine, 4 chemical extinguishers; 1 hook and ladder truck, 2 hose carriages; 1500 feet rubber hose in good condition; value of department apparatus and supplies, \$5000; 1 building owned by the department, value, \$2500; membership of department, 54, all volunteer; bell alarm; chief elected by members of department; water supply, wells; 6 blocks of street mains; diameter of largest, 6 inches; smallest, 4 inches; 5 hydrants.

**Hastings**, Adams Co., population, 2817; area, 1000 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, two stories in height; dwellings, wood, one and two stories; fire department consists of 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose

NEBRASKA.—*Continued.*

carriage, 1000 feet rubber hose, in good condition; value of apparatus and supplies, \$300; one building in use by department, owned by city; value \$600; membership of department, 48, paid; total expense in 1882, \$350; bell alarm; chief elected by department; water supply, 3 cisterns, supplied by pipes from windmill tank.

**Lincoln**, Lancaster Co., population, 13,003; area, 1898 acres; fire limit, 63 acres; mercantile buildings, brick, two and three stories in height; dwellings, wood, one and two stories; fire department consists of 2 steam engines, 6 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; 1000 poor; 500 feet cotton, good; 200 poor; 2 horses; value of apparatus and supplies, \$11,000; 1 building owned by department, value, \$2000; membership of department, 46; full paid members, 2, part paid, 2; total expense in 1882, \$2150; telephone and bell alarm; chief nominated by mayor and confirmed by council; water supply, 6 cisterns, supplied from wells; capacity, 193,280 gallons daily.

**Nebraska City**, Otoe Co., population, 4183; fire limit, 500 acres; fire committee investigate causes of fires; mercantile buildings, brick, from two to four stories in height; dwellings, brick, one and two stories; fire department, steam engine, 10 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1500 feet rubber hose in good condition; 3 horses; value of department apparatus and supplies, \$11,500;

2 buildings belonging to department, value, \$10,000; one rented, annual rent, \$125; membership of department, 75, full paid members, 5, part paid, 10; volunteers, 60; total expense for 1882, \$4000; telephone alarm; water supply, 10 cisterns, supplied by pumps from Missouri River; capacity, 32,000 gallons daily.

**Omaha**, Douglas Co., population, 30,518; mercantile buildings, brick, height, three stories; wooden roofs permitted; dwellings, brick and wood, two stories; fire department, 5 steam engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 2500 feet rubber hose in good condition, 1000 feet poor; 400 feet cotton hose, poor; 12 horses; value of apparatus and supplies, \$85,000; 3 buildings owned by department, value, \$7000; membership of department, 200; full paid members, 14, volunteer, 186; cost of maintaining department in 1882, \$28,000; telegraph and telephone alarm; 17 street boxes; chief elected by council; water supply, direct pumping and gravity system; 2 reservoirs, supplied from Missouri River; capacity, 5,000,000 gallons daily; 30 miles street mains and supply pipes, diameter of largest, 20 inches, smallest, 4 inches; 251 hydrants; pressure, 80 pounds; cost of maintaining water department in 1882, \$21,000.

**Plattsmouth**, Cass Co., population, 1950; 1 chemical engine; 1 hook and ladder truck; 200 feet rubber hose in poor condition; water supply, wells and cisterns; volunteer fire department, 25 men.

**Seward**, Seward Co., population, 1525; no fire protection.

## NEVADA.

**Austin**, Lander Co., population, 1679; 2 hose carriages; 1600 feet rubber hose in good condition; water supply, reservoir and 3 cisterns; 15 hydrants; volunteer fire department, 65 men.

**Elko**, Elko Co., population, 752; frame buildings, one and two stories in height; fire department consists of 1 hand engine, 7 chemical hand extinguishers; Siamese couplings used; 500 feet leather hose in good condition; 350 poor; value of buildings used by department, \$800; membership of department, 50, all volunteer; total expense in 1882, \$2500; bell alarm; chief elected by company; water supply, 2 reservoirs, supplied from river; capacity, 15,000 gallons daily; 7 cisterns supplied by pipes from reservoirs; capacity, 10,000 gallons daily; gravity pressure; diameter largest main, 6 inches; smallest, 3 inches.

**Eureka**, Eureka Co., population, 4207; 1 hook and ladder truck, 3 hose carriages; 1000 feet rubber hose in good condition; water-works and 2 cisterns; volunteer fire department, 200 men.

**Gold Hill**, Storey Co., population, 4531, 1 steam engine, 1 hand engine, 3 hose carriages, 5 reservoirs, 58 hydrants, 2700 feet rubber hose in good condition; volunteer fire department, 120 men.

**Reno**, Washoe Co., population, 4000; area, 1440 acres; fire limit, same; mercantile buildings, principally brick, one story; wooden roofs permitted; dwellings, wood, one and a half stories; fire department consists of 1 steam fire engine, 1 hand engine, 15 chemical hand extinguishers, 5 hose carriages, 2000 feet of rubber hose, in good condition, 500 feet in poor condition; value of department apparatus and supplies, \$9000; building in use, \$500; building rented, \$120 annually; volunteer department, 90 men, of which three are paid part time;

expense of maintaining department in 1882, including repair, etc., \$2500; bell alarm; chief elected by the trustees of the two companies; water supply, gravity system; 2 reservoirs supplied from river; 9 cisterns supplied from reservoir; 4 miles street mains, 14 to 4 inches in diameter; 10 hydrants.

**Virginia City**, Storey Co., population, 10,917; mercantile buildings, wood and brick, two and one-half stories, shingle roofs; dwellings, wood, two and one-half stories; fire department consists of 1 hook and ladder truck, not in use; four hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition; 1500 poor; 4 horses; value of apparatus and supplies, \$28,000; value of department buildings, \$4000; membership of department, 10, full paid; cost of maintaining department in 1882, \$21,400; bell and whistle alarm; chief elected by board of county commissioners; water supply, gravity pressure; 1 reservoir, supplied from lake; 3 cisterns, supplied from ditch; capacity, 600,000 gallons daily; 8 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 79 hydrants; water pressure, 116 pounds; cost of maintaining water department in 1882, \$4800.

**Winnemucca**, Humboldt Co., population, 763; area, 100 acres; fire limit, 50 acres; frame buildings, one story high, shingle roofs; fire department consists of 1 hook and ladder truck, 1 hose carriage, 12 fire boats; 600 feet rubber hose in good condition; value of apparatus and supplies, \$1000; 1 building used by department, annual rent, \$96; membership of department, 70, all volunteer; total expense in 1882, \$600; bell alarm; chief elected by the company; water supply, 1 reservoir, supplied by springs; 3 miles street mains; diameter of largest, 12 inches; smallest, 6 inches; 10 hydrants.

## NEW HAMPSHIRE.

**Amherst**, Hillsborough Co., population, 1225; frame dwellings, one and a half stories in height; fire department consists of 2 hand engines; 1 hose carriage; 600 feet leather hose in good condition; value of department apparatus and supplies, \$3000; 1 building owned by department, value, \$1000;

membership department, 60, all volunteers; total expense in 1882, \$156; bell alarm; chief appointed by selectmen; water supply, 5 cisterns, supplied by springs.

**Bristol**, Grafton Co., population, 1352; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1

force pump; 200 feet rubber hose in poor condition; 300 feet linen, poor; 1000 feet leather, good; water-works, Holly system and direct pressure; 5 cisterns, 200 hhd. capacity;  $\frac{1}{2}$  mile of mains; 6 hydrants; 33 men paid full time; 32 men part.

**Claremont**, Sullivan Co., population, 4704; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 2500 feet linen rubber-lined hose in good condition; water-works, direct pressure; 2 miles of mains; 10 hydrants; 15 cisterns; 105 men paid part time.

**Colebrook**, Coos Co., population, 1580; no fire protection.

**Concord**, Merrimack Co., population, 13,843; area, 6400 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, height, two to four stories, wooden roofs permitted; dwellings, brick and wood, two and three stories; fire department consists of 3 steam engines; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 2200 feet rubber hose in good condition; 3000 feet leather, good; 2000 feet poor; 6 horses; value of department apparatus and supplies, \$25,000; value of buildings owned by department, \$55,000; membership of department, 189; cost of maintaining department in 1882, \$15,000; fire alarm telegraph, 21 street boxes; chief elected by mayor and aldermen, water supply, 17 reservoirs; 30 miles of street mains; diameter of largest, 18 inches; smallest, 4 inches; 112 hydrants, pressure, 50 pounds; cost of maintaining water department in 1882, \$24,267.

**Derry**, Rockingham Co., population, 2140; no fire protection.

**Dover**, Strafford Co., population, 11,687; 3 steam engines; 2 hand engines; 1 hook and ladder truck; 11 hose carriages; 5000 feet cotton hose in good condition; 3000 feet leather, good; 2000 feet poor; water supply, river, pond, 22 cisterns; 4 hydrants; paid fire department, 165 men; 5 horses.

**East Canaan**, Grafton Co., population, 1762; no fire protection.

**Exeter**, Rockingham Co., population, 3569; 1 steam engine; 1 chemical engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; rubber and leather hose in good condition; water supply, 10 cisterns; volunteer fire department, 120 men; 4 horses.

**Farmington**, Strafford Co., population, 2020; frame buildings, two and three stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 500 feet cotton hose; 750 feet leather hose, in good condition; value of apparatus and supplies, \$5000; 2 buildings, owned by department, value, \$1000; membership of department, 70, full paid; cost of maintaining department in 1882, \$700; bell alarm; chief elected by members of department; water supply, 9 reservoirs, supplied by pumping and gravity; 1 mile of street mains; diameter of largest, 8 inches, smallest, 4 inches; 18 hydrants; water pressure, 50 pounds; cost of maintaining water department in 1882, \$500.

**Fishersville**, Merrimack Co., population, 2500; 1 hand engine; 3 hose carriages; 600 feet hose, in good condition; 900 feet poor; water supply, 4 cisterns; volunteer fire department, 50 men.

**Franklin**, Merrimack Co., population, 3265; 2 hand engines; 1500 feet leather hose, in good condition; 500 feet poor; water supply, 7 cisterns; volunteer fire department, 113 men.

**Great Falls**, Strafford Co., population, 859; 3 hand engines; 1 hook and ladder truck; 4 hose carriages; 8000 feet leather hose, in good condition; water-works, 32 hydrants; volunteer fire department, 230 men.

**Hanover**, Grafton Co., population, 2147; area, 2560 acres; fire limit, same; frame buildings, two stories in height; shingle roofs permitted; fire de-

partment consists of 2 hand engines, 20 chemical hand extinguishers; 3 hose carriages, 500 feet rubber hose, in good condition; 200 poor; 500 feet leather, good; value of apparatus and supplies, \$2500; 1 building owned by department; value, \$1500; membership of department, 40, part paid; total expense in 1882, \$240; bell alarm; chief elected by the company; water supply, 17 cisterns, supplied from buildings; capacity, 7560 gallons daily.

**Haverhill**, Grafton Co., population, 2455; no fire protection.

**Keene**, Cheshire Co., population, 6784; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 6000 feet rubber, linen and leather hose in good condition; water-works, gravity pressure; 20 miles of mains; 114 hydrants; volunteer fire department, 130 men.

**Lancaster**, Coos Co., population, 2721; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, frame, two stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 hand engines; 4 chemical hand extinguishers, hook and ladder truck, 4 hose carriages, 2 force pumps; 2100 feet linen hose, 250 feet leather, in good condition; value of department apparatus and supplies, \$5000; 2 buildings used by department, value, \$500; membership of department, 100, part paid; total expense for 1882, \$893; bell and whistle alarm; chief elected by board of firemen; water supply, 6 reservoirs and river, aqueduct.

**Lebanon**, Grafton Co., population, 3354; area, 40,900 acres; fire limit, 2560 acres; causes of fires investigated; mercantile buildings, wood; height; three stories; wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 2 hand engines, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 200 feet rubber hose in good condition, 100 poor; 1300 feet leather hose, good; 300 poor; value of apparatus and supplies, \$12,240; 1 building owned by department, value, \$1600; membership of department, 119; part paid members, 112; total expense in 1882, \$973; bell alarm; chief elected by precinct; water supply, Holly system, 8 cisterns, supplied from roofs of buildings; capacity, 32,000 gallons; 2374 feet of street mains; diameter of largest, 6 inches; smallest, 4 inches; 9 hydrants, pressure, 80 to 90 pounds.

**Littleton**, Grafton Co., population, 2936; 1 hook and ladder truck; 2 hose carriages; 700 feet hose in good condition; water-works; 9 hydrants; volunteer fire department, 30 men.

**Manchester**, Hillsborough Co., population, 32,630; mercantile buildings, brick, four stories high; wooden roofs permitted; dwellings, frame, two and two and a half stories; fire department consists of 4 steam engines, 1 hook and ladder truck, 6 hose carriages; 500 feet cotton hose in good condition; 11,000 feet leather, good; 400 feet linen, poor; 10 horses; value of department apparatus and supplies, \$53,831; 4 buildings used by department; membership of department, 102; full paid members, 4; part paid, 98; cost of maintaining department in 1882, \$16,246; fire alarm telegraph, 35 street boxes; chief elected by city council; water supply, reservoirs, pumping system; 38 miles street mains; diameter of largest, 20 inches; smallest, 6 inches; 340 hydrants; pressure, 65 pounds; cost of maintaining water department in 1882, \$10,000.

**Nashua**, Hillsborough Co., population, 13,397; 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 3900 feet cotton hose in good condition; 900 feet leather, good; 200 feet leather, poor; water-works, gravity pressure, 500,000 gallons capacity; 13 miles of mains; 56 hydrants; 19 cisterns; fire alarm telegraph, telephone system; 8 men paid full time; 40 men part; 8 horses.

**New Market**, Rockingham Co., population, 2368; 2 fire companies; no fire protection.

## NEW HAMPSHIRE.—Continued.

**Pembroke**, Merrimack Co., population, 2797; 1 hand engine; 500 feet leather hose in good condition; 2 hydrants; volunteer fire department, 50 men.

**Peterborough**, Hillsborough Co., population, 2206; area, 23,040 acres; fire limit, same; frame buildings, one and two stories in height; shingle roofs permitted; fire department consists of 2 hand engines, 3 hose carriages; Siamese couplings used; 1000 feet linen hose in good condition, 500 poor; 600 feet leather hose, good condition; value of department apparatus and supplies, \$3000; 1 building owned by department, value, \$300; membership of department, 51, all volunteers; total expense in 1882, \$373; chief elected by board of engineers; water supply, direct pumping system; diameter of largest main, 6 inches; smallest, 4 inches; 10 hydrants.

**Pittsfield**, Merrimack Co., population, 1974; 1 hand engine; 1 chemical engine; 10 chemical extinguishers (hand); 1 hook and ladder truck, 2 hose carriages; 100 feet rubber hose in good condition; 600 feet linen, good; 100 feet leather, good, 200 feet poor; water supply, river, 5 cisterns, 45,000 gallons capacity; 85 men paid part time.

**Plymouth**, Grafton Co., population, 1719; frame buildings, two stories high; shingle roofs; fire department consists of 1 hook and ladder truck, 900 feet rubber hose in good condition; value of apparatus, \$2000; membership of department, 15, full paid; cost of maintaining department in 1882, \$1000; bell alarm; water supply, reservoirs supplied by springs; diameter of largest main, 8 inches; smallest, 4 inches; number of hydrants, 25.

**Portsmouth**, Rockingham Co., population, 9690; mercantile buildings, brick, three stories in height; dwellings, wood, two stories; fire department consists of 4 steam engines, 2 chemical engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages, 2300 feet cotton hose, 7000 feet leather hose in good condition; 6 horses (hired); 6 buildings in use by department; membership of department, 136, all volunteers; total expense in 1882, \$200; bell alarm; chief elected by board of aldermen; water supply, 13 reservoirs, supplied from aqueduct.

**Rochester**, Strafford Co., population, 5784; area, 5760 acres; fire limit, 640 acres; mercantile

buildings, wood, height two stories; shingle or other roofs permitted; dwellings, wood, two stories; fire department consists of 4 hand engines, 1 hook and ladder truck, 1 hose carriage, 660 feet cotton hose in good condition, 1000 feet leather hose in good condition; value of apparatus and supplies, \$10,000; 5 buildings belonging to department, value, \$5000; membership of department, 220, part paid; cost of maintaining department in 1882, \$3000; chief elected by selectmen of town; water supply, pumping system; number of reservoirs, 22, partly supplied from river; capacity, 6300 gallons daily; 2 miles street mains; largest, 6 inches; smallest, same; 21 hydrants.

**Strafford**, Strafford Co., population, 1531; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two stories in height; dwellings, wood, two stories; fire department consists of 1 hand engine, 3 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages, 1100 feet cotton hose in good condition, 2400 leather, good; 5 horses; membership of department, 72, 1 paid; total expense in 1882, \$800; telephone and telegraph alarm; 25 street boxes; chief elected by aldermen; water supply, 29 reservoirs, supplied from aqueduct; gravity pressure; diameter of street main, 6 inches.

**Winchester**, Cheshire Co., population, 2444; area, 6400 acres; mercantile buildings, wood and brick, two stories in height; dwellings, wood, one and one-half stories; fire department consists of 4 hand engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; quantity of serviceable hose, 200 feet rubber, 400 cotton, 200 linen, 400 leather; in poor condition, 200 feet rubber, 200 linen, 200 leather; 2 buildings owned by department; 1 in construction; membership of department, 100, all volunteers; bell and whistle alarm; chief elected by board of fire-wards; water supply, river and cisterns.

**Wolfborough**, Carroll Co., population, 2222; area, 500 acres; cause of fires investigated; frame buildings, two and three stories in height, shingle roofs; fire department consists of 2 hand engines, 2 hose carriages; Siamese couplings used; 400 feet linen hose, 500 feet leather hose, in good condition; value of apparatus and supplies, \$1500; membership of department, 9, volunteers; total expense in 1882, \$200; bell alarm; chief elected by members of department; water supply, lake, river and wells.

## NEW JERSEY.

**Allentown**, Monmouth Co., population, 1020; 2 hand engines; 100 feet leather hose, in good condition; water supply, wells and lake; volunteer fire department, 30 men.

**Asbury Park**, Monmouth Co., population, 1640; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose, in good condition; volunteer fire department, 80 men.

**Atlantic City**, Atlantic Co., population, 5477; area, 7680 acres; fire marshal for investigating fires; mercantile buildings, frame; height, from two to four stories; wooden roofs permitted; dwellings, frame, two and one-half and three stories; fire department consists of 2 steam engines, 1 hand engine, 1 chemical engine, 12 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 4000 feet rubber hose; 1000 feet cotton hose, in good condition; 2 horses; value of department apparatus and supplies, \$12,000; value of department buildings, \$10,000; membership of department, 200, 3 paid; total expense in 1882, \$2750; bell alarm; water supply, pumping system, stand pipe, 135 feet high; capacity, 500,000 gallons; 30 wells; diameter of largest pipe, 24 inches; smallest, 5 inches; 150 hydrants; pressure, 40 to 75 pounds; water department owned by private company.

**Bayonne**, Hudson Co., population, 9372; 1 chemical engine; 2 hand engines; 2 hook and ladder trucks; 1 hose carriage; 800 feet leather hose in good condition; water supply, bay and cisterns; volunteer fire department, 180 men.

**Belleville**, Essex Co., population, 3004; area, 1440 acres; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, frame, two and three stories; fire department consists of 2 chemical hand extinguishers; 2 hose carriages; 300 feet rubber hose, in good condition; 1600 feet cotton, good; value of apparatus and supplies, \$2000; 2 buildings owned by department, value, \$1000; membership of department, 40, all volunteers; total expense in 1882, \$200; bell alarm; chief elected by commissioners; water supply, 1 reservoir, supplied by force pumps; capacity, 8,000,000 gallons daily; gravity system; 1½ miles street mains; diameter, 6 inches; 10 hydrants; water pressure, 70 pounds.

**Belvidere**, Warren Co., population, 1773; 2 hose carriages; 1000 feet rubber hose, in good condition; water supply, direct pressure, river; 2½ miles of mains; 15 hydrants; volunteer fire department, 30 men.

**Beverly**, Burlington Co., population, 1759, area, 320 acres; frame buildings; 6 chemical hand



extinguishers, 1 hook and ladder truck; water supply, Delaware river.

**Bloomfield**, Essex Co., population, 5748; no fire protection.

**Boonton**, Morris Co., population, 2277; no fire protection.

**Bordentown**, Burlington Co., population, 4258; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two to four stories high; tin or slate roofs; dwellings, wood and brick, two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1300 feet leather hose, in good condition; 300 feet rubber hose, poor condition; value of apparatus and supplies, \$6000; value of buildings owned by department, \$3500; membership of department, 125, all volunteers; total expense in 1882, \$570; bell alarm; chief elected by members of department; water supply, reservoir, supplied from Delaware river; capacity, 580,000 gallons daily; 6 miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 4 inches; 38 hydrants.

**Bricksburgh**, Ocean Co., population, 1200; 1 hook and ladder truck.

**Bridgeton**, Cumberland Co., population, 8722; 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 800 feet rubber hose, in good condition; 200 feet, poor; 500 feet cotton, good; 400 feet leather, good; water works, gravity pressure; 1 reservoir, 1,500,000 gallons capacity; 10½ miles of mains and supply pipes; 72 hydrants; 9 men paid part time; 11 volunteers; 2 horses.

**Burlington**, Burlington Co., population, 6090; area, 2000 acres; fire limit, 1000 acres; mercantile buildings, brick and wood, three stories; wooden roofs permitted; dwellings, brick and wood, three stories; fire department, 2 steam engines, 1 chemical engine, 1 chemical hand extinguisher, 5 hose carriages; 1200 feet cotton hose, in good condition; 250 feet rubber hose, poor; 1000 feet leather hose, in good condition; 1000, poor; 4 horses; value of department apparatus and supplies, \$15,300; 4 buildings owned by department, value, \$21,000; membership of department, 306, all volunteers; cost of maintaining department in 1882, \$1365; bell alarm; chief elected by companies; water supply, direct pressure; 7 reservoirs, supplied by pumps; capacity, 900 gallons per minute; 7½ miles street mains; diameter of largest, 24 inches; smallest, 4 inches; 88 hydrants; pressure, 20 pounds; cost of maintaining water department in 1882, \$6500.

**Caldwell**, Essex Co., population, 3167; no fire protection.

**Camden**, Camden Co., population, 41,659; area, 4160 acres; fire limit, 240 acres; mercantile buildings, brick, 2½ stories in height; shingle roofs permitted; dwellings brick, 2½ stories; fire department consists of 3 steam engines, 4 chemical hand extinguishers; 2 hook and ladder trucks; 4 hose carriages; Siamese couplings used; 3350 feet cotton hose in good condition; 1100 feet rubber hose in poor condition; 9 horses; value of apparatus and supplies, \$25,430; two buildings owned by department, value \$12,000; membership of department, 43; full paid members, 20; part paid, 33; total expense of maintaining department in 1882, \$15,535; Gamewell system, 19 street boxes; chief elected by city council; water supply, 1 reservoir, capacity 5,000,000 gallons daily; 16¾ miles street mains; diameter of largest, 30 inches, smallest, 3 inches; 416 hydrants; water pressure 20 pounds; cost of maintaining water department in 1882, \$42,000.

**Cape May**, Cape May Co., population, 1699; 2 steam engines; 1 hand engine; 3 chemical engines; 50 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1100 feet rubber hose in good condition; 1000 feet cotton, good; 300 feet leather, good; water works, direct and gravity pressure; 2

reservoirs; 50 hydrants; 2 men paid full time; 38 men part.

**Carlstadt**, Bergen Co., population, 1000; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet leather hose in good condition; water supply, river and 3 cisterns; volunteer fire department, 100 men.

**Cinnaminson**, Burlington Co., population, 2184; no fire protection.

**Dover**, Morris Co., population, 2958; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1900 feet rubber hose in good condition; 100 feet poor; water supply, river, canal and 4 cisterns; volunteer fire department; 96 men.

**East Newark**, Hudson Co., population, 1500; no fire protection.

**East Orange**, Essex Co., population, 8349; 2 chemical extinguishers; 1 hook and ladder truck; volunteer fire department, 48 men.

**Egg Harbor**, Atlantic Co., population, 1232; 1 hand engine; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; water supply, wells; volunteer fire department; 30 men.

**Elizabeth**, Union Co., population 28,229; area, 7000 acres; mercantile buildings, brick and wood, two to four stories in height; wooden roofs permitted; dwellings wood, two to four stories; fire department consists of 6 steam engines, 2 hook and ladder trucks, 8 hose carriages; 3200 feet rubber hose in good condition; 2500 poor; 800 feet cotton hose good; 4 horses; seven buildings owned by department; membership of department, 543; full paid members, 7; cost of maintaining department in 1882, \$5000; Gamewell fire alarm system; 23 street boxes; chief elected by members of department; water supply, 3 reservoirs, supplied by river and pumps; capacity, 110,000,000 gallons, daily; 8 cisterns; 41 miles street mains and supply pipes; diameter of largest, 24 inches, smallest, 4 inches; 194 hydrants; water pressure, 90 pounds; cost of maintaining water department in 1882, \$50,000.

**Englewood**, Bergen Co., population, 4076; no fire protection.

**Flemington**, Hunterdon Co., population, 1751; mercantile buildings brick; height three stories; wooden roofs permitted; dwellings wood, height two stories; fire department consists of 1 steam engine, 1 hose carriage; 800 feet rubber hose in good condition; one building in use by department; membership of department, 65, all volunteer; chief elected by street commissioners; water supply, gravity pressure; 1 reservoir, supplied by springs and engine at river; diameter of street main 6 inches; number of hydrants, 8.

**Freehold**, Monmouth Co., population, 2432; ordinance regulating sale and use of fire-works; mercantile buildings frame, three stories in height; wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings in use; value of department apparatus and supplies, \$7000; one building owned by department, value \$4000; membership of department, 68, all volunteer; bell alarm; chief elected by department and approved by town commissioners; water supply, 11 cisterns; supplied from buildings.

**Frenchtown**, Hunterdon Co., population, 1039; ordinance regulating sale and use of fireworks; mercantile buildings frame; height three stories; wooden roofs permitted; dwellings frame and brick, two and three stories; fire department consists of 1 hand engine and 1 hose carriage; 800 feet leather hose in good condition; value of department apparatus and supplies, \$1600; one building owned by department, value \$2000; membership of department, 60, all volunteer; total expense in 1882, \$60; bell alarm; chief elected by borough council; water



## NEW JERSEY.—Continued.

supply, Delaware river and 2 cisterns; cisterns' capacity, 3000 gallons daily.

**Gloucester City**, Camden Co., population, 5347; 1 hook and ladder truck; 6 chemical extinguishers; 4 hose carriages; 1000 feet rubber hose in good condition; water works, river; volunteer fire department, 24 men.

**Hackensack**, Bergen Co., population, 4248; 1 hand engine; 2 hook and ladder trucks; 3 hose carriages; 1200 feet rubber hose in good condition; 800 feet condemned; 800 feet cotton, good; water supply, 1 reservoir, 5,000,000 gallons capacity; 4 miles of mains and supply pipes; 42 hydrants; volunteer fire department, 106 men.

**Hackettstown**, Warren Co., population, 2502; 2 hand engines; 2 hose carriages; 100 feet rubber hose, in good condition; 1000 feet cotton, good; 300 feet leather, good; 200 feet poor; water works, gravity pressure; 2 reservoirs, 80,000 gallons capacity; 8 miles of street mains and supply pipes; 36 hydrants; volunteer fire department, 35 men.

**Haddonfield**, Camden Co., population, 1480; 1 hand engine; 2 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 100 feet poor; water supply, 2 cisterns; 20,000 gallons capacity each.

**Hammonton**, Atlantic Co., population, 1776; no fire protection.

**High Bridge**, Hunterdon Co., population, 2209; no fire protection.

**Hightstown**, Mercer Co., population, 1355; area, 10 acres; frame buildings, two and three stories in height, wooden roofs permitted; fire department consists of 1 hand engine; 1 hose carriage; 400 feet leather hose in good condition; 300 feet poor; value of apparatus and supplies, \$7000; 1 building owned by department, value, \$3000; membership of department, 26, all volunteers; bell alarm; chief elected by the company; water supply, pond and stream.

**Hillsborough**, Somerset Co., population, 3248; no fire protection.

**Hoboken**, Hudson Co., population, 30,999; 2 steam engines; 4 chemical hand extinguishers; 2 hook and ladder trucks; 5 hose carriages; 4000 feet rubber hose in good condition; 400 feet linen, good; water works, 1 reservoir; 117 hydrants; 2 men (engineers) paid full time; 300 volunteers.

**Hohokus**, Bergen Co., population, 2920; no fire protection.

**Jersey City**, Hudson Co., population, 120,722; area, 16,640 acres; fire limit, 3840 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, three and four stories in height; dwellings, brick, four and five stories; fire department consists of 12 steam engines, 1 chemical engine, 24 chemical hand extinguishers, 6 hook and ladder trucks, 13 hose carriages, 13 fire boats; Siamese couplings used; 15,487 feet rubber hose in good condition; 3745 feet cotton, good; 50 horses; value of apparatus and supplies, \$200,000; 21 buildings owned by department; 1 rented at \$240 per year, value \$3000; membership of department, 201; full paid members, 72; part paid, 129; total expense in 1882, \$95,000; Gamewell fire alarm telegraph; 62 street boxes; chief elected by the board of fire commissioners; water supply, 3 reservoirs, supplied by pumping and gravity; diameter of largest mains, 36 inches; smallest, 4 inches; 1000 hydrants; water pressure, 45 pounds.

**Keyport**, Monmouth Co., population, 3003; area, 10,240 acres; fire limit, same; ordinance prohibiting sale of fire-works; fire marshal for investigating causes of fires; mercantile buildings, brick and wood; two and one-half and three stories in height, shingle roofs permitted; dwellings, brick and wood, two and one-half and three stories; fire department consists of 6 chemical hand extinguish-

ers, 1 hook and ladder truck; value of department apparatus and supplies, \$1500; 1 building owned by department, value \$500; membership of department, 50, all volunteer; total expense in 1882, \$75; bell alarm; chief elected by department; water supply, cisterns and bay.

**Lambertville**, Hunterdon Co., population, 4183; 2 steam engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1500 feet rubber hose in good condition; water-works, gravity pressure; river; 1 reservoir; 4 miles of street mains and supply pipes; 26 hydrants; volunteer fire department, 190 men.

**Lebanon**, Hunterdon Co., population, 2699; no fire protection.

**Long Branch**, Monmouth Co., population, 3833; area, 900 acres; fire limit, same; ordinance regulating sale and use of fire-works; frame buildings, two stories in height, shingle roofs permitted; fire department consists of 1 steam engine, 1 chemical engine; 2 hook and ladder trucks, 4 hose carriages; Siamese couplings used; 2050 feet rubber hose in good condition; 700 poor; 1700 feet cotton good; 2 horses; value of apparatus and supplies, \$18,000; 2 buildings owned by department, value \$8000; membership of department, 200, all volunteer; telephone alarm; Gamewell system under contract; chief elected by companies; water supply, direct pumping and power system; 5 cisterns supplied by pumping; 12 miles street mains; diameter of largest, 12 inches, smallest, 6 inches; 68 hydrants; water pressure, 50 pounds; cost of maintaining water department in 1882, \$3500.

**Matawan**, Monmouth Co., population, 2699; 1 hand engine, 1 hook and ladder truck; 900 feet hose in good condition; volunteer fire department, 90 men.

**Medford**, Burlington Co., population, 1005; frame buildings, height, two and a-half stories; fire department consists of 1 hand engine, 2 chemical hand engines, 1 hook and ladder truck, 1 hose carriage; 100 feet rubber hose, in good condition; membership of department, 45, all volunteers; total expense in 1882, \$50; bell alarm; chief elected by company; water supply, wells.

**Metuchen**, Middlesex Co., population, 1200; 1 hand engine, 1 hook and ladder truck; water supply, cisterns; volunteer fire department, 20 men.

**Mont Clair**, Essex Co., population, 5147; no fire protection.

**Moorestown**, Burlington Co., population, 1497; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; 40 feet cotton, poor; water supply, 8 cisterns; 40,000 gallons capacity; volunteer fire department, 70 men.

**Morristown**, Morris Co., population, 5418; chief investigates causes of fires; frame buildings, three stories in height; wooden roofs permitted; fire department consists of 2 steam engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2500 feet rubber hose in good condition; 1500 poor; 500 feet cotton and 200 feet leather, good; 4 buildings owned by department, value, \$28,000; membership of department, 190, all volunteers; bell and telephone alarm; chief appointed by common council; water supply, 3 reservoirs, supplied by springs and brooks; capacity, 12,000 barrels daily; gravity pressure; 20 miles street mains; diameter of largest, 6 inches, smallest, 4 inches; 73 hydrants; pressure, 35 pounds to square inch; cost of maintaining water department in 1882, \$2000.

**Mount Holly**, Burlington Co., population, 4621; area, 1000 acres; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, frame, two and two and a half stories; fire department consists of 2 steam engines, 1 hand engine (not used), 1 hook and ladder truck; 4 hose carriages; Siamese couplings used; 100 feet rubber

hose in good condition; 100 feet poor; 900 feet cotton, good; 1600 feet leather, good; 600 poor; value of apparatus and supplies, \$5500; 3 buildings owned by department, value, \$6600; membership of department, 200, all volunteers; cost of maintaining department in 1882, \$1000; bell alarm; chief elected by members of department; volunteer fire police; number of permanent members, 18; water supply, water-works, 1 reservoir, supplied by pump, capacity, 240,000 gallons daily; 6 miles street mains, diameter of largest pipe, 6 inches, smallest, 3 inches, 32 hydrants; pressure, 20 to 40 pounds. cost of maintaining water department in 1882, \$4000.

**Newark, Essex Co.,** population, 136,508; 11 steam engines; 16 chemical extinguishers; 3 hook and ladder trucks; 12 hose carriages; 20,000 feet rubber hose in good condition; 3800 feet poor; 1800 feet cotton, good; 200 feet poor; 14,000 feet leather, good; 2900 feet poor; water-works, gravity pressure, 10,000,000 gallons capacity; 3 reservoirs; 128 miles of mains, 1007 hydrants; 52 cisterns; fire alarm telegraph, 89 street boxes; 38 men paid full time; 160 part; 30 horses.

**New Brunswick, Middlesex Co.,** population, 17,166; area, 2880 acres; fire limit, some; causes of fires investigated; mercantile buildings, brick, three stories in height; dwellings, frame, three stories; fire department consists of 6 steam engines; 1 hook and ladder truck; 7 hose carriages; Siamese couplings used; 3000 feet rubber hose in good condition; 3000 poor; 3000 feet cotton hose, good; 1500 feet leather, good; value of department apparatus and supplies, \$30,000; number of buildings owned by department, 7, value, \$29,000; membership of department, 488, all volunteer; cost of maintaining department in 1882, \$3000; bell alarm; chief elected by fire department, and confirmed by city council; fire patrol supported by department, 14 members; water supply, 2 reservoirs, supplied by pumps from brook; 7 cisterns, supplied by hydrants; 40 miles street mains; diameter of largest, 14 inches; smallest, 6 inches; 419 hydrants; pressure, 85 to 90 pounds; cost of maintaining water department in 1882, \$9000.

**Newton, Sussex Co.,** population, 2513; 1 steam engine; 2 hand engines; 4 hose carriages; 1200 feet rubber hose in good condition; 500 feet cotton, good; 300 feet leather (useless); water-works, gravity pressure; 1 reservoir, 42,000 gallons capacity; 3 cisterns, 80,000 gallons capacity; 700 feet street mains and supply pipes; 1 man paid part time; 95 volunteers; patrol incorporated (volunteer), 15 permanent men.

**Orange, Essex Co.,** population, 13,207; area, 1300 acres; fire limit, 100 acres; ordinance for investigating causes of fires; mercantile buildings, brick, three stories in height; dwellings, wood, two to three stories; fire department consists of 2 steam engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 600 feet rubber hose in good condition; 2475 feet cotton, good; 500 feet leather, good; 7 horses; value of apparatus and supplies, \$12,000; 3 buildings owned by department, value, \$27,000; membership of department, 55; full paid members, 6; part paid, 49; total expense of department in 1882, \$10,757; telephone, bell and steam whistle alarms; chief elected by common council; water supply, gravity system; reservoir, capacity, 300,000,000 gallons; 12 cisterns, supplied by stream; 31½ miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 200 hydrants; water pressure, 60 pounds.

**Passaic, Passaic Co.,** population, 6532; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 700 feet poor; 1000 feet cotton, good; water-works, gravity pressure; 1 reservoir, 1,000,000 gallons capacity; 9 miles of street mains and supply pipes; 83 hydrants; volunteer fire department, 150 men.

**Patterson, Passaic Co.,** population, 51,031; 13 steam engines; 2 hook and ladder trucks; 11 hose

carriages; 8900 feet rubber hose in good condition; 2500 feet, poor; 600 feet leather, good; 1600 feet poor; water-works, gravity pressure; river, 3 reservoirs, 10,000,000 gallons capacity; 40 miles of street mains and supply pipes; 480 hydrants; 3 men paid full time; 16 men part; 765 volunteers; fire alarm telegraph, 35 street boxes.

**Perth Amboy, Middlesex Co.,** population, 4808; no fire protection.

**Phillipsburgh, Warren Co.,** population, 7181; 2 steam engines; 2 hose carriages; 1100 feet rubber hose in good condition; 700 feet cotton, good; water-works, gravity pressure; 3½ miles of street mains and supply pipes; 3 men paid part time; 43 volunteers.

**Plainfield, Union Co.,** population, 8125; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2500 feet hose in poor condition; water supply, 1 reservoir and wells; 2 paid men, 150 volunteers.

**Princeton, Mercer Co.,** population, 3209; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, four stories in height; wooden roofs permitted; dwellings, wood, three stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 800 feet leather hose in good condition, 200 poor; 3 buildings owned by department, value, \$7500; membership of department, 125, full paid; total expense in 1882, \$1000; bell alarm; chief elected by members of fire department; water supply, 22 cisterns, supplied from buildings; water-works in construction, pumping system.

**Rahway, Union Co.,** population, 6455; fire limit, 1920 acres; board of fire wardens investigate causes of fires; mercantile buildings, brick and wood, two and a half and three stories in height; shingle roofs permitted; dwellings, wood, two and a half stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 2800 feet rubber hose in good condition; 4 buildings owned by department, value, \$20,000; membership of department, 165, all volunteers; total expense of maintaining department in 1882, \$500; bell alarm; chief elected by members of department; water supply, 2 reservoirs; capacity, 3,000,000 gallons daily; direct pumping and Holly system; 9 miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 125 hydrants; water pressure, 500 pounds; cost of maintaining water department in 1882, \$4438.

**Raritan, Somerset Co.,** population, 2046; area, 700 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height, wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 chemical engine, 2 hose carriages; Siamese couplings used; 1000 feet cotton hose; 150 feet leather hose in good condition; 300 feet rubber, poor; value of apparatus and supplies, \$2000; 1 building owned by department, value, \$1000; membership of department, 38, all volunteers; cost of maintaining department in 1882, \$2000; bell and whistle alarm; chief elected by firemen; water supply, direct pumping and stand pipe system; 2¼ miles street mains; diameter of largest, 12 inches; smallest, 3 inches; 18 hydrants; pressure, 60 pounds; cost of maintaining water department in 1882, \$500.

**Red Bank, Monmouth Co.,** population, 2684; 3 chemical engines; 1 hook and ladder truck; 300 feet rubber hose in good condition; volunteer fire department, 60 men.

**Rockaway, Morris Co.,** population, 1052; water supply, canal and river; no fire protection.

**Rutherford, Bergen Co.,** population, 2299; mercantile buildings, wood, two and a half stories in height; wooden roofs permitted; dwellings, wood, brick and stone, two and a half stories; fire department consists of 2 chemical hand extinguishers, 2

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hook and ladder trucks; value of department apparatus and supplies, \$200; 1 building owned by department, value, \$200; membership of department, 36, all volunteers; bell alarm; chief elected by company; water supply, wells and cisterns.

**Salem**, Salem Co., population, 5056; area, 300 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, frame and brick, three stories in height; wooden roofs permitted; frame dwellings, three stories; fire department consists of 1 steam engine, 3 hand engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition; 100 feet linen, good; 500 feet leather, poor; value of apparatus and supplies, \$10,000; 4 buildings owned by department; membership of department, 500, all volunteers; bell alarm; chief elected by the companies; water supply, Holly system; 1 reservoir, supplied by springs; 13 cisterns, supplied from roofs of buildings; 10 miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 50 hydrants; water pressure, 40 pounds.

**Somerville**, Somerset Co., population, 3105; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 250 feet rubber hose in poor condition; 650 feet cotton, good; 250 feet leather, good; value of apparatus and supplies, \$5500; membership of department, 80, all volunteers; cost of maintaining department in 1882, \$500; bell and whistle alarm; chief appointed by the commissioners; water supply, 4 cisterns supplied from roofs of buildings; water-works, stand pipe and direct pumping system; capacity, 100,000 gallons; 6 miles street mains; diameter of largest, 12 inches, smallest, 3 inches; 29 hydrants; pressure, 65 to 120 pounds.

**South Amboy**, Middlesex Co., population, 3048; no fire protection.

**Trenton**, Mercer Co., population, 29,910; area, 1616 acres; fire limit, same; chief investigates causes of fires; mercantile buildings, brick and wood, three and four stories high; shingle roofs permitted; dwellings, brick and wood, three and four stories; fire department consists of 7 steam engines, 1 hook and ladder truck, 9 hose carriages; 9000 feet rubber hose, in good condition; 600, poor; 28 horses; value of apparatus and supplies, \$30,050; ten buildings in use by department, owned by city, value, \$65,000; membership of department, 410, all volunteers; cost of maintaining department in 1882, \$19,478; fire alarm telegraph, 22 street boxes; chief elected by members of department; water supply, gravity and direct pumping system; capacity, 1,313,600 gallons daily; 4 reservoirs; capacity, 1,500,000 gallons per day; 40 miles street mains; diameter of

largest, 16 inches; smallest, 3 inches; 175 hydrants; water pressure, 10 to 30 pounds; total expense of maintaining water department in 1882, \$12,000.

**Union**, Union Co., population, 2814; no fire protection.

**Vineland**, Cumberland Co., population, 2519; area, 640 acres; fire limit, 960 acres; State law regulates sale and use of fire-works; mercantile buildings, brick; height, two stories; wooden roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; 450 feet rubber hose, 100 feet cotton hose, in good condition; value of apparatus and supplies, \$1200; one building, owned by department, value, \$1800; membership of department, 31; part paid members, 25; volunteers, 6; cost of maintaining department in 1882, \$200; bell alarm; chief elected by company and confirmed by fire commissioners; water supply, 16 public and 24 private cisterns, supplied from roofs of buildings; capacity, 4000 barrels daily.

**Washington**, Warren Co., population, 2142; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck; 200 feet rubber hose, in good condition; 100 feet poor; water supply, spring; volunteer fire department, 20 men.

**Westfield**, Union Co., population, 2216; area, 12,800 acres; mercantile buildings, wood and brick, two stories in height; wooden roofs permitted; dwellings, wood two and three stories; fire department consists of 2 chemical engines, 2 chemical hand extinguishers, 1 hook and ladder truck; 350 feet rubber hose, in good condition; value of apparatus and supplies, \$3000; 1 building in use by department, value, \$300; membership of department, 100, all volunteers; total expense in 1882, \$100; bell alarm; chief elected by the companies; no water supply.

**Williamstown**, Gloucester Co., population, 1250; no fire protection.

**Woodbury**, Gloucester Co., population, 2298; area, 1200 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two stories in height; shingle roofs; dwellings, wood, two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage; 750 feet leather hose, in good condition; 100, poor; value of department apparatus and supplies, \$2000; two buildings, owned by department, value, \$800; membership of department, 46, all volunteers; total expense in 1882, \$200; bell alarm; water supply, 38 cisterns, supplied from buildings.

**Woodstown**, Salem Co., population, 490; 2 hand engines; 100 feet rubber hose, in good condition; 100 feet poor; water supply, cisterns; volunteer fire department, 50 men.

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**Adams**, Jefferson Co., population, 1250; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet cotton hose, in good condition; 300 feet linen, good; 50 feet leather, good; water supply, direct pumping, creek, 4 cisterns; volunteer fire department, 40 men.

**Addison**, Steuben Co., population, 1596; area, 640 acres; mercantile buildings, brick, two stories in height; dwellings, wood; two stories; fire department consists of 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1000 feet cotton hose, in good condition; 200 feet leather hose, poor; value of apparatus and supplies, \$2000; 1 building owned by department, value, \$200; membership of department 100, all volunteers; total expense in 1882, \$100; chief elected by members of department; water supply, river, creek and cisterns.

**Albany**, Albany Co., population, 90,758; 8 steam engines; 25 chemical extinguishers; 2 hook and ladder trucks; 9500 feet cotton hose, in good condition; 10,200 feet leather, good; water works, gravity pressure, 16,000,000 gallons capacity; 4 reservoirs; 466 hydrants; 3 cisterns; fire alarm telegraph, 75 street boxes; 43 men paid full time; 178 part; 34 horses; insurance patrol, 3 men paid full time; 8 part; 2 wagons; 8 chemical extinguishers.

**Albion**, Orleans Co., population, 5147; 1 hand engine; water supply, river; 150 feet leather hose, in good condition; volunteer fire department, 32 men.

**Alfred**, Allegany Co., population, 1526; no fire protection.

**Akron**, Erie Co., population, 1036; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood,

two and three stories in height; shingle roofs permitted; dwellings, frame, two stories; fire department consists of 1 chemical engine, 1 hook and ladder truck; 200 feet rubber hose, good condition; value of apparatus and supplies, \$2500; 1 building owned by department, value, \$600; membership of department, 50, all volunteers; total expense in 1882, \$200; bell alarm; chief elected by village trustees.

**Allegany, Cattaraugus Co.,** population, 1049; no fire protection.

**Amsterdam, Montgomery Co.,** population, 4466; area, 960 acres; fire limit, 8 acres; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, wood and brick, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 1800 feet linen hose, in good condition; value of apparatus and supplies, \$7000; value of department buildings, \$9000; membership of department, 280; full paid members, 3; part paid, 4; total expense in 1882, \$300; bell alarm; chief elected by members of department; water supply, 3 reservoirs, supplied by springs, brooks, etc.; capacity, 10,000,000 gallons daily; gravity system; 12½ miles street mains; diameter of largest, 14 inches; smallest, 4 inches; 10 hydrants; water pressure, 130 pounds.

**Andes, Delaware Co.,** population, 2639; area, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; dwellings frame, height two stories; shingle roofs; fire department consists of 1 hook and ladder truck, 1 hose carriage, 400 feet cotton hose, 300 feet leather hose, good condition; value of department apparatus and supplies, \$1800; one building is used by department; annual rent, \$60, value, \$600; membership of department, 92, all volunteer; total expense in 1882, \$75; bell alarm; chief elected by department and approved by village trustees; water supply, reservoir, supplied by springs; capacity, 120,000 gallons daily; number miles street mains, 1½; diameter of largest, 6 inches, smallest, 4 inches; 21 hydrants, pressure, 81 pounds.

**Andover, Allegany Co.,** population, 1988; no fire protection.

**Arcade, Wyoming Co.,** population, 762; area, 320 acres; fire limit, same; buildings wood, height, two stories, wooden roofs permitted; fire department consists of 1 chemical hand extinguisher, 1 hook and ladder truck; 100 feet rubber hose in good condition, 50 poor; value of apparatus and supplies, \$1200; 1 building owned by department, value, \$1200; membership of department, 40, all volunteer; total expense, \$200; bell alarm; chief elected by trustees on recommendation of fire department; water supply, creek and wells.

**Athens, Greene Co.,** population, 2106; mercantile buildings, brick and wood, two and three stories in height, shingle roofs permitted; dwellings, frame, two and three stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; 3 buildings owned by department, value, \$4500; membership of department, 30, all volunteer; bell alarm; chief elected by companies and appointed by village trustees; water supply, 6 cisterns, supplied by springs, capacity, 130,000 gallons; river and wells.

**Attica, Wyoming Co.,** population, 1935; 1 hand engine; 2 chemical engines; 1 hook and ladder truck; 1 hose carriage; 300 feet cotton hose in good condition; water supply, river and cisterns; volunteer fire department, 100 men.

**Auburn, Cayuga Co.,** population, 21,924; area, 6400 acres; mercantile buildings, brick; four stories in height, shingle roofs permitted; dwellings, brick and wood; three stories; fire department consists of 1 hook and ladder truck, 7 hose carriages; 2600 feet cotton hose, and 1400 feet linen, in good condition; 4650 linen, poor; 2 hoses used; value of department apparatus and supplies, \$12,000; value of department building, \$21,000; annual rent, \$900; membership of department, 200, all volunteer; cost

of maintaining department in 1882, \$5113; Gamewell fire alarm system, 25 street boxes; chief elected by companies, and approved by fire commissioners; water supply, Owasco Lake, Holly system; 26 miles street mains; diameter of largest, 12 inches, smallest, 4 inches; number of hydrants 287; water pressure, 80 pounds; cost of maintaining water department in 1882, \$17,000.

**Augusta, Oneida Co.,** population, 2171; no fire protection.

**Avon, Livingston Co.,** population, 1617; area, 2560 acres; mercantile buildings, brick, height two to four stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 chemical engine, a chemical hand engine, 1 hook and ladder truck, 1 hose carriage; 200 feet rubber hose; 200 feet linen, in good condition; value of apparatus and supplies, \$3000; 1 building in use by department; membership of department, 90, all volunteer; total expense in 1882, \$300; bell alarm; chief appointed by village trustees; water supply, cisterns and wells.

**Babylon, Suffolk Co.,** population, 4739; 1 hook and ladder truck; water supply, 2 ponds and 3 cisterns; volunteer fire department, 40 men.

**Baldwinsville, Onondaga Co.,** population, 3047; mercantile buildings, brick and wood, two and three stories in height, shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, 900 feet leather hose in good condition; one building owned by department, value \$1200; membership of department, 10, part paid; total expenses in 1882, \$600; bell alarm; chief elected by board of trustees; water supply, river and canal.

**Ballston, Saratoga Co.,** population, 2035; no fire protection.

**Bangor, Franklin Co.,** population, 2440; no fire protection.

**Barre Centre, Orleans Co.,** population, 2325; no fire protection.

**Batavia, Genesee Co.,** population, 4845; 1 hook and ladder truck; 2 hose carriages; 1000 feet linen hose in good condition; 200 feet poor; 300 feet leather, poor; water supply, Holly system, river; 5 miles of street mains and supply pipes; 40 hydrants; volunteer fire department, 86 men.

**Bath, Steuben Co.,** population, 3183; area, 1495 acres; fire limit, 14 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height, three stories; dwellings, frame, two stories; fire department consists of 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 500 feet linen hose, good condition; 250 feet poor; 450 feet leather, good; 50 poor; value of department apparatus and supplies, \$6000; 1 building owned by department, value, \$4750; membership of department, 135, two paid; total expense in 1882, \$546; bell alarm; chief appointed by trustees of the village; water supply, river and 9 cisterns.

**Bayshore, Suffolk Co.,** population, 1615; no fire protection.

**Beekmantown, Clinton Co.,** population, 2644; no fire protection.

**Binghamton, Broome Co.,** population, 17,317; area, 1800 acres; fire limit, same; ordinance regulating use of fire-works; mercantile buildings, brick, height, three and four stories, wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 steam engine; a chemical hand extinguishers; 1 hook and ladder truck; 7 hose carriages; 2150 feet cotton hose in good condition; 4000 feet leather hose in fair condition; value of apparatus and supplies, \$31,500; five buildings owned by department, value, \$32,000; membership of department, 400; 4 paid; cost of maintaining department in 1882, \$4000; telegraph alarm, 11 street

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boxes; chief elected by members of department; water supply, water-works, Holly system; 24 miles street mains; diameter of largest, 20 inches; smallest, 4 inches; 175 hydrants; water pressure, 80 pounds; cost of maintaining water department in 1882, \$73,966.

**Black Brook**, Clinton Co., population, 3365; no fire protection.

**Booneville**, Oneida Co., population, 1677; area, 843 acres; fire limit, same; mercantile buildings, wood, two stories high; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; membership of department, 60, all volunteers; chief recommended by department and appointed by board of trustees.

**Brewster Station**, Putnam Co., population, 1050; no fire protection.

**Bridgehampton**, Suffolk Co., population, 1253; no fire protection.

**Broadalbin**, Fulton Co., population, 2175; 1 chemical engine, 100 feet rubber hose in good condition; volunteer fire department, 36 men.

**Brockport**, Monroe Co., population, 1971; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height, three stories; wooden roofs permitted; dwellings, wood, one and one-half and two stories; fire department consists of 1 steam engine, 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages, 1 protective wagon; Siamese couplings used; 2500 feet rubber hose, 500 feet cotton hose, in good condition; value of apparatus and supplies, \$10,000; 3 buildings owned by department, value, \$5000; membership of department, 200, all volunteers; bell alarm; chief elected by the board of trustees; water supply, canal and 6 reservoirs.

**Brookfield**, Madison Co., population, 3685; no fire protection.

**Brooklyn**, Kings Co., population, 566,663; area, 14,080 acres; fire limit, 7680 acres; ordinance regulating sale and use of fire-works and for investigating causes of fires; mercantile buildings, brick, four and five stories in height; dwellings, brick, three stories; fire department consists of 20 steam engines, 5 hook and ladder trucks, 21 hose carriages; Siamese couplings in use; 13,850 feet rubber hose in good condition, 3775 poor; 13,850 feet cotton hose, good, 3775 poor; 85 hoses; value of apparatus and supplies, \$190,500; 42 buildings in use by department, value, \$409,500; membership of department, 284, all full paid; cost of maintaining department in 1882, \$381,762; telegraph and bell alarms; 85 street boxes; chief appointed by fire commissioners; water supply, 2 reservoirs, supplied by pumps; capacity, 45,000,000 gallons, daily; gravity system; 355 miles street mains; diameter of largest, 48 inches; smallest, 6 inches; 2970 hydrants; water pressure, 50 pounds; cost of maintaining water department in 1882, \$314,431.

**Buffalo**, Erie Co., population, 155,134; area, 23,680 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two to seven stories; wooden roofs permitted; dwellings, frame, two and three stories; fire department consists of 15 steam engines, 5 chemical engines, 4 chemical hand extinguishers, 4 hook and ladder trucks, 15 hose carriages; Siamese couplings used; 10,000 feet cotton hose, 15,000 feet leather hose, in good condition; 5000 feet leather, poor; 88 horses; value of department apparatus and supplies, \$110,000; number of buildings owned by department, 21, value, \$107,000; membership of department, 191; full paid members, 187; cost of maintaining department in 1882, \$193,000; Gamewell fire alarm telegraph; 119

street boxes; chief appointed by board of commissioners; water supply, Holly system and gravity; 1 reservoir, supplied by pumping engines; capacity, 40,000,000 gallons daily; 20 cisterns, capacity of each, 5000 gallons; number of miles street mains, 114; diameter of largest pipe, 36 inches; smallest, 4 inches; number of hydrants, 1250; water pressure at hydrants, 15 pounds; cost of maintaining water department in 1882, \$75,000.

**Cambridge**, Washington Co., population, 1482; causes of fires investigated; mercantile buildings brick and wood; height two and three stories; wooden roofs permitted; dwellings wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; quantity of serviceable hose, 400 feet rubber, 100 cotton, 200 leather; value of apparatus and supplies, \$2000; 1 building in use by department, value \$1000; membership of department, 40, 10 paid; bell alarm; water supply, 2 brooks and 3 cisterns.

**Camden**, Oneida Co., population, 1589; area, 1440 acres; fire limit, 20 acres; mercantile buildings brick, two stories in height; dwellings wood and brick, two stories; fire department consists of one hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet cotton hose in good condition; 50 poor; 600 feet leather hose in good condition; 100 poor; value of apparatus and supplies, \$3500; one building owned by department, value \$1500; membership of department, 93, all volunteer; total expense in 1882, \$58; bell alarm; water supply, 2 streams and 6 cisterns.

**Canajoharie**, Montgomery Co., population, 2013; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2500 feet cotton, linen and leather hose in good condition; water works, 12 hydrants; 3 cisterns; volunteer fire department, 115 men.

**Canandaigua**, Ontario Co., population, 5726; area, 2560 acres; fire limit same; ordinance regulating sale and use of fire-works; mercantile buildings wood and brick, three stories in height; dwellings brick and wood, two stories; fire department consists of two steam engines, 1 hand engine, 2 chemical hand extinguishers; 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1700 feet cotton hose in good condition; 1700 poor; 300 feet linen hose, good; 1500 poor; value of department apparatus and supplies, \$12,000; value of buildings owned by department, \$10,000; membership of department, 120; 7 part-paid members; 113 volunteer; total expense in 1882, \$600; bell and telephone alarm; chief elected by department; water supply, two cisterns, 2 reservoirs and 25 wells.

**Canastota**, Madison Co., population, 1569; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1200 feet leather and rubber hose in good condition; water supply, canal and cisterns; volunteer fire department, 100 men.

**Candor**, Tioga Co., population, 4323; 2 hand engines; water supply, creek, 1 cistern; volunteer fire department.

**Canisteo**, Steuben Co., population, 1907; no fire protection.

**Canton**, St. Lawrence Co., population, 2049; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 650 feet rubber hose in good condition; 200 feet linen, rubber lined, good; water supply, river, 7 cisterns; volunteer fire department, 90 men.

**Cape Vincent**, Jefferson Co., population, 1361; 1 chemical engine.

**Carmel**, Putnam Co., population, 2811; no fire protection.

**Carthage**, Jefferson Co., population 1912; area, 640 acres; fire limit, same; mercantile buildings, brick, three stories in height, shingle roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 steam engine, 2 hose car-



riages; Siamese couplings used; 1000 feet linen hose in good condition; 1000 feet rubber, poor; value of apparatus and supplies, \$5500; 1 building owned by department, value \$1500; membership of department, 90, all volunteers; total expense in 1882, \$400; bell alarm; chief elected by members of the department; water supply, 9 cisterns; capacity, 283,500 gallons daily; river.

**Castile**, Wyoming Co., population, 2315; area, 300 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, two stories in height, shingle roofs; fire department consists of 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 200 feet rubber hose; 200 feet cotton, in good condition; value of apparatus and supplies, \$1200; 1 building owned by department, value \$1000; membership of department, 32, all volunteers; total expense in 1882, \$100; bell alarm; chief elected by company; water supply, wells, cisterns and streams.

**Castleton**, Rensselaer Co., population, 912; 2 steam engines, 2 hook and ladder trucks; 700 feet rubber hose in good condition; 200 feet linen, good; water supply, river, 3 cisterns; volunteer fire department, 125 men.

**Catskill**, Greene Co., population, 4320; area, 2200 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick three stories high; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 2 steam engines, 1 hand engine, 6 hose carriages; quantity of serviceable hose, 200 feet rubber, 800 feet cotton, 1250 feet leather; in poor condition; 250 feet leather; value of department apparatus and supplies, \$2000; number of buildings owned by department, 3, value \$11,000; membership of department, 244; 4 part paid members, 240 volunteers; total expense in 1882, \$1300; bell alarm; chief chosen by department; water supply, Catskill creek, and 16 cisterns filled by steamers.

**Cattaraugus**, Cattaraugus Co., population, 705; 1 chemical extinguisher; no fire protection.

**Cazenovia**, Madison Co., population, 1918; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, three and four stories in height; shingle roofs permitted; dwellings, frame, two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 1000 feet leather hose, good condition; 300 poor; value of apparatus and supplies, \$2100; 1 building owned by department, value \$500; membership of department, 53, all volunteer; total expense in 1882, \$175; bell alarm; chief appointed by trustees; water supply, 23 cisterns, supplied from buildings; capacity, 60,000 gallons daily; creek and lake.

**Champlain**, Clinton Co., population, 1509; 1 hand engine, 1 hose carriage; 800 feet rubber hose in good condition; volunteer fire department, 70 men.

**Chateaugay**, Franklin Co., population, 2828; area, 640 acres; fire limit, same; ordinance providing for investigating causes of fires, and regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; wooden roofs permitted, dwellings, wood, one and one-half stories; fire department consists of 1 hook and ladder truck; 1 hose carriage, 500 feet rubber hose in good condition; value of apparatus and supplies, \$750; 1 building owned by department, value, \$1000; membership of department, 55, all volunteer; cost of maintaining department in 1882, \$25; bell alarm; chief elected by village trustees; water-works, gravity pressure; 1 reservoir; supplied from spring; capacity, 1,500,000 gallons daily; 3 miles street mains; diameter of largest, 6 inches; smallest, 4 inches; 14 hydrants; water pressure, 50 pounds; cost of maintaining water department in 1882, \$200.

**Chatham**, Columbia Co., population, 1765; 1

hand engine, 2 hose carriages; 450 feet rubber hose in good condition; 500 feet cotton, good; water supply, creek, 5 cisterns; volunteer fire department, 75 men.

**Chittenango**, Madison Co., population, 954; fire limit, 320 acres; ordinance regulating sale and use of fire-works; frame buildings, two and two and one-half stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 50 feet rubber hose, 300 feet cotton, 4000 leather, all in good condition; 350 feet leather, poor condition; value of department apparatus and supplies, \$2100; one building owned by department, value \$2000; membership of department, 40, all volunteers; total expense of department in 1882, \$100; bell alarm; chief appointed by the trustees of the village; water supply, water-works and creeks;  $\frac{1}{2}$  of a mile of street mains and supply pipes; diameter of main, 12 inches; 12 hydrants.

**Clarence**, Erie Co., population, 3495; no fire protection.

**Clay**, Onondaga Co., population, 2910; no fire protection.

**Clinton**, Oneida Co., population, 1236; area, 2560 acres; fire limit, same; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, wood and brick, two and a half stories; fire department consists of 1 hand engine, 1 hose carriage; 750 feet leather hose in good condition; 1 building in use by department, annual rent, \$200; membership of department, 50, all volunteers; total expense in 1882, \$300; bell alarm; chief elected by company; water-works; 1 reservoir, supplied from creek; 2 miles street mains and supply pipes; diameter of largest, 5 inches; smallest, 4 inches; 19 hydrants; cost of maintaining water department in 1882, \$35.

**Clyde**, Wayne Co., population, 2826; area, 640 acres; fire limit, 640 acres; mercantile buildings, wood and brick; height, two and three stories; wooden roofs permitted; dwellings, mostly frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 6 private chemical hand extinguishers; Siamese couplings used; 400 feet rubber hose in good condition, 300 poor; 1400 feet linen hose, good, 600 poor; membership of department, 43; full paid members, 2; total expense in 1882, \$1200; bell alarm; chief appointed by trustees of the village; water supply, canal, river and 3 cisterns.

**Cobleskill**, Schoharie Co., population, 1222; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 600 feet rubber hose, good condition, 200 poor; value of apparatus and supplies, \$2500; 1 building owned by department, value, \$2000; total expense in 1882, \$500; bell alarm; chief elected by members of department; water supply, 3 reservoirs, supplied by pipes.

**Cohocton**, Steuben Co., population, 3346; no fire protection.

**Cohoes**, Albany Co., population, 19,416; area, 3200 acres; fire limit, 1280 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, stone, brick and wood, three stories; dwellings, brick and wood, three stories; fire department consists of 3 steam engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 6550 feet leather hose in good condition; 5 horses; value of department apparatus and supplies, \$25,000; 5 buildings owned by department, value, \$21,500; membership of department, 103; full paid members, 7; part paid, 4; cost of maintaining department in 1882, \$8822; telephone and bell alarm; chief elected by board of fire commissioners; water supply, pumping system; 2 reservoirs; capacity, 2,500,000 gallons daily; 15

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miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 150 hydrants; water pressure, 80 pounds; cost of maintaining water department in 1882, \$11,500.

**Cold Spring**, Putnam Co., population, 2111; no fire protection.

**College Point**, Queens Co., population, 4192; 1 hook and ladder truck; 2 hose carriages; 3200 feet cotton hose in good condition; water-works, direct pressure, 1,500,000 gallons capacity; 14 miles of mains; 52 hydrants; volunteer fire department, 90 men.

**Corning**, Steuben Co., population, 4802; mercantile buildings, brick; two and three stories; dwellings, wood, two stories; fire department consists of 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 4000 feet linen hose in good condition; 500 feet leather hose, good; 2 buildings owned by department, value, \$7000; one room rented, \$250 per year; membership of department, 120, all volunteers; total expense in 1882, \$1300; bell alarm; chief elected by firemen; water-works, direct pumping and gravity pressure; 1 reservoir; 3 miles street mains; diameter of largest, 8 inches; smallest, 4 inches; 49 hydrants; water pressure, 90 pounds.

**Cornwall**, Orange Co., population, 3833; 2 hand engines, 2 hose carriages; 400 feet rubber hose, in good condition; 200 feet, poor; 50 feet cotton, good; 50 feet, poor; 50 feet linen, good; 50 feet, poor; 150 feet leather, poor; water supply, river and cistern; volunteer fire department, 80 men.

**Constableville**, Lewis Co., population, 593; area, 640 acres; mercantile buildings, wood, one and a half and two stories in height, wooden roofs permitted; dwellings, wood, one and a half and two stories; fire department consists of 1 hand engine, 1 chemical engine, 1 hose carriage; 500 feet rubber hose, in good condition; 100 feet leather, poor; value of department apparatus and supplies, \$700; 1 building rented, at \$20 per year, value, \$200; membership of department, 15, all volunteers; total expense in 1882, \$20; bell alarm; chief appointed by village trustees; water supply, 1 reservoir; capacity, 1200 gallons daily; creek.

**Cooperstown**, Otsego Co., population, 2199; area, 250 acres; fire limit, same; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 3 hand engines, 1 hook and ladder truck, 3 hose carriages; 1100 feet rubber hose; 600 feet cotton hose, in good condition; value of apparatus and supplies, \$450; 1 building rented at \$250 per year; membership of department, 135, all volunteers; chief elected by members of department; water supply, pumping system; 560 feet of street mains; diameter of largest, 8 inches; smallest, 4 inches; 34 hydrants; hydrant pressure, 110 pounds; cost of maintaining water department in 1882, \$600.

**Cortland**, Cortland Co., population, 4050; area, 2560 acres; fire limit, same; ordinance regulating sale and use of fire-works; chief investigates causes of fires; mercantile buildings, brick, two to four stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; quantity of serviceable hose, 1900 feet cotton; 300 feet linen; 400 leather; value of apparatus and supplies, \$7000; one building owned by department, value, \$2000; membership of department, 175, all volunteers; total expense in 1882, \$1800; bell alarm; chief elected by department and approved by board of village trustees; fire patrol supported by village; 45 members; cost of maintaining patrol in 1882, \$300; water supply, wells, with 20 hydrants attached.

**Coxsackie**, Greene Co., population, 1661; area, 610 acres; fire limit, 300 acres; ordinance regulating

sale and use of fire-works; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 1000 feet rubber hose, in good condition; 500, poor; value of apparatus and supplies, \$5500; 2 buildings owned by department, value, \$3500; membership of department, 85, all volunteers; total expense in 1882, \$70; chief elected by members of department; water supply, cisterns and river.

**Croghan**, Lewis Co., population, 3374; no fire protection.

**Cuba**, Allegany Co., population, 1257; 1 hand engine, 1 hose carriage, 500 feet rubber hose in good condition, 200 feet leather, good, 300 feet, poor; water supply, 6 wells; volunteer fire department, 60 men.

**Danville**, Livingston Co., population, 3625; 2 hand engines, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, 1700 feet linen hose in good condition; water-works, gravity pressure; 1 reservoir; 6 miles of mains; 52 hydrants; volunteer fire department, 95 men.

**Delhi**, Delaware Co., population, 1384; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick; height two and three stories, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 2 chemical hand extinguishers (private); Siamese couplings used; 150 feet rubber hose; 450 feet leather, in poor condition; 1400 feet cotton; 200 feet leather, in good condition; value of apparatus and supplies, \$6000; 2 buildings in use by department, owned by village, value, \$4000; membership of department, 169, all volunteers; cost of maintaining department in 1882, \$300; bell alarm; chief elected by company; water supply, water-works, gravity pressure; 1 reservoir, supplied from brook, capacity, 2,000,000 gallons daily; 1 cistern supplied from hydrants, capacity, 3000 gallons daily; river and ponds; 4 miles street mains; diameter of largest, 12 inches; smallest, 3 inches; 30 hydrants; water pressure, 70 pounds.

**Deposit**, Broome Co., population, 1419; no fire protection.

**Dickinson**, Franklin Co., population, 2329; no fire protection.

**Dryden**, Tompkins Co., population, 779; mercantile buildings, stone, brick and wood, two stories in height; dwellings frame, two stories; fire department consists of 1 hand engine; 3 chemical hand extinguishers (private); membership of department, 60, all volunteers; chief elected by members of department; water supply, 6 cisterns, supplied from wells.

**Duanesburg**, Schenectady Co., population, 2995; no fire protection.

**Dundee**, Yates Co., population, 1025; area, 640 acres; frame buildings; no fire protection.

**Dunkirk**, Chautauqua Co., population, 7248; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 1600 feet leather hose in good condition; water works, Holly system, 2,000,000 gallons capacity; 11 miles of mains; 70 hydrants; 3 cisterns; volunteer fire department, 126 men.

**East Aurora**, Erie Co., population, 1109; mercantile buildings, wood, two and three stories in height; dwellings, wood, two stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 400 feet rubber hose in good condition; 100 poor; value of apparatus and supplies, \$1000; two buildings in use by department, annual rent, \$50, value, \$1800; membership of department, 75, all volunteers; total expense in 1882, \$200; bell alarm; chief appointed by the trustees; water supply, wells; 1 cistern, capacity, 250 barrels daily.

**East Syracuse**, Onondaga Co., population, 1099; no fire protection.

**Edgewater, Richmond Co.,** population, 8044; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, two stories, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines; 3 hand engines; 2 hook and ladder trucks; 4 hose carriages; 1500 feet rubber hose in good condition; 400 feet poor; 1400 feet cotton, good; value of apparatus and supplies, \$14,500; 13 buildings in use by department, value, \$10,000; membership of department, 1385, all volunteers; total expense in 1882, \$3000; bell and telephone alarm; chief elected by members of department; water supply, cisterns and wells.

**Ellenville, Ulster Co.,** population, 2750; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1350 feet leather hose in good condition; 200 feet poor; water-works, gravity pressure; 1 reservoir, 100,000 gallons capacity; 4 miles mains and supply pipes; 38 hydrants; volunteer fire department, 150 men.

**Ellicottville, Cattaraugus Co.,** population, 748; area, 640 acres; frame and brick buildings; no fire protection; water supply, wells.

**Elma, Erie Co.,** population, 2555; no fire protection.

**Elmira, Chemung Co.,** population, 20,541; 4 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 700 feet cotton hose, in good condition; 3000 feet leather, good; 900 feet rubber, poor; 500 feet linen, poor; water-works, gravity pressure, 3,000,000 gallons capacity; 25 miles of mains; 137 hydrants; fire alarm telegraph, 62 street boxes; 5 men paid full time; 22 men part; 6 horses.

**Ephratah, Fulton Co.,** population, 2157; no fire protection.

**Esopus, Ulster Co.,** population, 4736; frame buildings; no fire protection or water supply.

**Fairport, Monroe Co.,** population, 1920; area, 844 acres; mercantile buildings, brick and frame, three and four stories; dwellings, frame, 2½ stories; fire department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 500 feet cotton hose in good condition, 300 feet poor; value of department apparatus and supplies, \$5500; membership of department, 75, all volunteer; total expense for 1882, \$550; whistle and wire alarm; 4 street boxes; chief elected by department and approved by village board; water supply, canal and creek.

**Fallsburgh, Sullivan Co.,** population, 2945; no fire protection.

**Far Rockaway, Queens Co.,** population, 2244; frame buildings; no fire protection.

**Fayetteville, Onondaga Co.,** population, 1556; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 200 feet hose in good condition; water supply, 6 cisterns; volunteer fire department, 200 men.

**Fishkill-on-the-Hudson, Dutchess Co.,** population, 2503; 1 hand engine, 1 hose carriage; 380 feet rubber hose in good condition; water supply, river and 3 cisterns; volunteer fire department, 34 men.

**Flatbush, Kings Co.,** population, 7634; frame buildings, two stories in height; wooden roofs permitted; fire department consists of 2 hand engines, one not used, 1 hook and ladder truck, 2 hose carriages; number feet serviceable hose, 300 rubber, 350 linen, 250 leather; value of apparatus and supplies, \$6000; 1 building owned by department; value, \$7000; membership of department, 40, all volunteer; total expense in 1882, \$1000; bell alarm; water supply distributed through mains; diameter of largest, 20 inches, smallest, 6 inches; 25 hydrants.

**Florence, Oneida Co.,** population, 2073; no fire protection.

**Flushing, Queens Co.,** population, 6683; 1 steam engine; 2 chemical extinguishers; 1 hook and ladder truck; 4 hose carriages; 100 feet rubber hose in good condition; 300 feet cotton, good; 1600 feet leather, good; water works, Holly system; 12 miles of mains and supply pipes; 80 hydrants; volunteer department, 130 men.

**Fonda, Montgomery Co.,** population, 944; area, 640 acres; wood and brick buildings; 1 hand engine and 200 feet of hose; water supply, wells and cisterns.

**Fort Edward, Washington Co.,** population, 2988; mercantile buildings, brick and wood, two to four stories, wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 500 feet rubber hose, 1300 feet cotton in good condition; one building owned by department, value, \$1500; membership of department, 80, all volunteer; bell alarm; chief elected by members of department; water works, gravity pressure; 10 reservoirs; river and canal; 2 miles of street mains.

**Frankfort, Herkimer Co.,** population, 1085; area, 1000 acres; fire limit, 1000 acres; mercantile buildings frame, two and three stories in height; wooden roofs permitted; dwellings frame, two stories; fire department consists of two steam engines, 1 hand engine, 2 chemical engines, 4 hose carriages; amount of serviceable hose, 100 feet rubber, 1000 feet cotton, 800 feet leather; in poor condition, 300 feet linen, 200 feet leather; value of department apparatus and supplies, \$5000; two buildings used by department; membership of department, 100; all volunteer; total expense in 1882, \$250; bell alarm; chief elected by companies; water supply, cisterns, canal and river.

**Franklin, Delaware Co.,** population, 2907; 1 hand engine; 1 hose carriage; 500 feet rubber hose in good condition; water supply, 11 cisterns; volunteer fire department; 60 men.

**Franklinville, Cattaraugus Co.,** population, 1982; area, 1280 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick and wood; two stories in height; dwellings wood, two stories; fire department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck; 1 hose carriage; 200 feet rubber hose in good condition; 100 poor; 200 feet leather, good; value of apparatus and supplies, \$2500; 1 building rented at \$100 per year; value, \$4000; membership of department, 90, all volunteer; total expense in 1882, \$200; bell alarm; chief recommended by companies and elected by village trustees; water supply, wells.

**Fredonia, Chautauqua Co.,** ordinance regulating sale and use of fire-works; mercantile buildings wood and brick; height three stories; wooden roofs permitted; dwellings wood, two stories; fire department consists of two hand engines, 1 chemical hand extinguisher; 3 hose carriages; Siamese couplings used; 300 feet rubber, 1000 feet leather hose in good condition; 200 feet leather, poor; value of department apparatus and supplies, \$3500; one building used by department; owned by village; membership of department, 80, all volunteer; bell alarm; chief elected by department; water supply, 8 cisterns; supplied by springs; capacity, 100 barrels.

**Freeport, Queens Co.,** population, 1217; 1 hook and ladder truck; volunteer fire department, 30 men.

**Friendship, Allegany Co.,** population, 2127; no fire protection.

**Fulton, Oswego Co.,** population, 3941; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 500 feet of rubber hose in good condition; 1500 feet linen, good; 500 feet leather, good; water supply, river and 6 cisterns; 4 men paid full time, 90 volunteers; 6 horses.

**Fultonville, Montgomery Co.,** population, 881; mercantile buildings brick, two and three sto-

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ries in height; wooden roofs permitted; dwellings wood and brick; one and a half and two stories; fire department consists of 1 hand engine, 1 hose carriage; 300 feet cotton hose, 300 feet leather hose, in good condition; 200 feet rubber, poor; one building owned by department, value \$500; membership of department, 35, all volunteer; bell alarm; chief elected by members of department; water works, gravity pressure; 1 reservoir, supplied by springs; canal, river; 2 miles street mains; diameter of largest, 6 inches; smallest, 4 inches; 8 hydrants.

**Geddes**, Onondaga Co., population, 4283; no fire protection.

**Geneseo**, Livingston Co., population, 1925; 1 steam engine; 1 hand engine; 2 chemical extinguishers (hand); 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 800 feet linen, good; 200 feet leather, good; water supply, springs;  $2\frac{1}{4}$  miles of street mains and supply pipes; volunteer fire department, 55 men.

**Geneva**, Ontario Co., population, 5878; area, 620 acres; fire limit, 100 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; dwellings, brick and wood, two stories; fire department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck; 5 hose carriages; 2000 feet rubber hose, 200 cotton hose in good condition;  $\frac{1}{4}$  horses; value of department apparatus and supplies, \$15,000; 3 buildings owned by department, value \$12,000; membership of department, 90; part paid members, 22; volunteers, 68; cost of maintaining department in 1882, \$3000; bell alarm; chief appointed by trustees; water-works, gravity pressure; 3 reservoirs, supplied by springs; 18 cisterns, supplied by water-works; 5 miles mains and supply pipes; diameter of largest, 10 inches; smallest, 4 inches; 27 hydrants; pressure, 90 pounds; cost of maintaining water department in 1882, \$1500.

**Gilbertsville**, Otsego Co., population, 600; mercantile buildings, wood, two stories in height; dwellings, wood, one and a half and two stories; fire department consists of 2 hand engines, 1 chemical engine, 1 hose carriage; 100 feet rubber hose in good condition; 100 poor; 100 feet cotton hose, good; value of apparatus and supplies, \$500; value of department buildings, \$1500; bell alarm; water supply, wells, cisterns and brook.

**Glen Cove**, Queens Co., population, 3000; area, 1000 acres; fire limit, 1000 acres; mercantile buildings, brick, from two to five stories high; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine; 400 feet leather hose in good condition, 100 feet leather, poor; value of department apparatus, \$2500; 1 building owned by department, value, \$500; membership of department, 18, all volunteers; bell alarm; chief elected by company; water supply, lake, cisterns and springs.

**Glens Falls**, Warren Co., population, 4900; area, 370 acres; fire limit, 40 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, three stories; dwellings, wood and brick, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 6 hose carriages; Siamese couplings used; 500 feet rubber hose in good condition; 300 poor; 800 feet linen, good, 700 poor; value of apparatus and supplies, \$3000; 2 buildings owned by department, value, \$14,000; membership of department, 120; 8 paid; cost of maintaining department in 1882, \$725; bell alarm; chief elected by board of village trustees; water-works, gravity pressure; 3 reservoirs, supplied by brooks and springs; 15 miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 50 hydrants; cost of maintaining water department in 1882, \$3500.

**Gloversville**, Fulton Co., population, 7133; area, 1300 acres; fire limit, 250 acres; ordinance

regulating sale and use of fire-works; mercantile buildings, brick, height, three stories; dwellings, wood, two stories; fire department consists of 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1500 feet linen hose in good condition; 250 poor; value of apparatus and supplies, \$5000; 1 building in use by department, annual rent, \$375; members of department, 80; all volunteers; cost of maintaining department in 1882, \$793; bell alarm; chief elected by department; water supply, gravity system; 3 reservoirs, supplied by springs; diameter of largest main, 12 inches; smallest, 2 inches; 70 hydrants; pressure, 110 to 130 pounds; cost of maintaining water department in 1882, \$1250.

**Goshen**, Orange Co., population, 2557; 1 hand edging; 1 hook and ladder truck; 4 hose carriages; 2000 feet leather hose in good condition; water-works, gravity pressure; 1 reservoir; 6 miles of street mains and supply pipes; 52 hydrants; volunteer fire department, 100 men.

**Gouverneur**, St. Lawrence Co., population, 2071; area, 1400 acres; fire limit, 30 acres; use of fire-works and fire-crackers prohibited; mercantile buildings, brick and stone; height, two and three stories; frame dwellings, two stories; fire department consists of 1 steam engine, 3 hose carriages; 700 feet linen hose in good condition, 200 poor; 200 feet cotton, poor; 100 feet leather, poor; value of department apparatus and supplies, \$5000; 1 building in use by department, owned by village, value, \$3000; membership of department, 40; volunteer members, 35; cost of maintaining department in 1882, \$300; bell alarm; chief appointed by village trustees; Holly water-works; direct pumping; 2 miles mains and supply pipes; diameter of largest, 6 inches; smallest, 4 inches; 15 hydrants; hydrant pressure, 45 pounds; cost of maintaining water department in 1882, \$800.

**Gowanda**, Cattaraugus Co., population, 1243; no fire protection.

**Granville**, Washington Co., population, 4149; 1 hand engine; 4 chemical extinguishers; 1 hose carriage; 200 feet leather hose in good condition; water supply, river; 1 reservoir; volunteer fire department, 25 men.

**Greenbush**, Rensselaer Co., population, 3295; ordinance regulating sale and use of fire-works; frame buildings, two and three stories in height; shingle roofs; fire department consists of 2 steam engines, 3 hose carriages, 2000 feet linen hose, 1000 feet leather, in good condition; value of apparatus and supplies, \$12,000; two buildings owned by department, value, \$10,000; membership of department, 80, all volunteers; total expense in 1882, \$500; whistle alarm; chief appointed by the board of trustees; water supply, 8 cisterns, filled by engines and springs.

**Greene**, Chenango Co., population, 3378; area, 640 acres; fire limit, 640 acres; causes of fires investigated; mercantile buildings, brick; height, two and three stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet leather hose, good condition; 200, poor; value of department apparatus and supplies, \$2000; 2 buildings, owned by department; membership of department, 100, all volunteers; total expense in 1882, \$100; bell alarm; chief elected by members of department, water supply, cisterns and rivers.

**Green Island**, Albany Co., population, 4160; 2 hose carriages; 1900 feet cotton hose, in good condition; 500 feet leather, good; water-works, gravity pressure; river; 1 reservoir; 3 miles of street mains and supply pipes; 20 hydrants; fire alarm telegraph, 5 street boxes; volunteer fire department, 60 men.

**Greenport**, Suffolk Co., population, 2370; area, 640 acres; fire limit, same; ordinance regulating



sale and use of fire-works; causes of fires investigated; mercantile buildings, wood, two stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; quantity of serviceable hose, 500 feet rubber, 550 cotton, 400 leather; value of apparatus and supplies, \$7000; three buildings, owned by department, value, \$3000; membership of department, 150, all volunteers; total expense in 1882, \$350; bell alarm; chief elected by company and approved by trustees; water supply, wells and lake.

**Greenwich**, Washington Co., population, 1231; 3 hand engines; 3 hose carriages; 1500 feet rubber hose, in fair condition; water supply, river and 4 cisterns; volunteer fire department, 90 men.

**Groton**, Tompkins Co., population, 913, area, 640 acres; fire limit, same; fire warden investigates causes of fires; mercantile buildings, frame, height, two stories; dwellings, frame, two stories; fire department consists of 1 hand engine, 5 chemical hand extinguishers, 1 hose carriage; Siamese couplings used; quantity of serviceable hose, 50 feet rubber, 100 feet cotton, 200 feet linen, 200 feet leather; number of feet in poor condition, 50 cotton, 100 linen, 100 leather; membership of department, 50, all volunteers; total expense in 1882, \$200; bell alarm; chief elected by department and approved by board of trustees; water supply, 8 reservoirs, supplied by brooks;  $\frac{1}{2}$  of a mile of street mains; diameter, 4 inches.

**Hamburg**, Erie Co., population, 758; area, 650 acres; fire limit, same; mercantile buildings, brick, two to five stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage, 200 feet rubber hose, good condition; value of apparatus and supplies, \$1500; 1 building, owned by department, value, \$5000; membership of department, 45, all volunteers; total expense in 1882, \$75; bell alarm; chief elected by village officers; water supply, creek and wells.

**Hamilton**, Madison Co., population, 1638; area, 700 acres; fire limit, same; mercantile buildings, brick, wood and stone, three stories; wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; Siamese couplings in use; quantity of serviceable hose, 50 feet rubber, 300 feet cotton, 50 linen, 350 leather; in poor condition, 150 feet leather; value of department apparatus, \$2100; 1 building rented, \$125 per annum; membership of department, 80, all volunteers; total expense for 1882, \$95; bell alarm; chief elected by company, confirmed by village trustees; water supply, wells.

**Hammondsport**, Steuben Co., population, 775; 1 hand engine; 1 hose carriage; 100 feet hose, in poor condition; water supply, lake and wells; volunteer fire department, 25 men.

**Hancock**, Delaware Co., population, 3238; 2 chemical extinguishers; water supply, creek; no fire protection.

**Harts Falls**, Rensselaer Co., population, 1275; no fire protection.

**Hastings-on-Hudson**, Westchester Co., population, 1290; 1 hand engine; 1 hose carriage; 500 feet rubber hose in good condition; 300 feet, poor; 600 feet cotton, good; 600 feet linen, good; water supply, cisterns and ponds; volunteer fire department, 60 men.

**Havana**, Schuylar Co., population, 1274; water supply, creek; no fire protection.

**Haverstraw**, Rockland Co., population, 3506; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 3500 feet leather hose in good condition; water supply, river, ponds; 10 cis-

terns, 7000 gallons capacity; volunteer fire department, 138 men.

**Hector**, Schuylar Co., population, 5025; no fire protection.

**Hempstead**, Queens Co., population, 2521; 1 hook and ladder truck; volunteer fire department, 23 men.

**Herkimer**, Herkimer Co., population, 2359; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 400 feet rubber hose in good condition; 600 feet leather, good; water supply, 2 cisterns; volunteer fire department, 150 men.

**Highland**, Ulster Co., population, 1000; no fire protection.

**Highland Falls**, Orange Co., population, 1976; no fire protection.

**Holland**, Erie Co., population, 1720; water supply, creek, wells and cisterns; no fire protection.

**Holley**, Orleans Co., population, 1018; no fire protection.

**Homer**, Cortland Co., population, 2331; area, 340 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two and three stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 100 feet cotton hose, 1200 feet leather, in good condition; value of apparatus and supplies, \$6200; 2 buildings owned by department, value, \$2400; membership of department, 121; 2 paid; total expense in 1882, \$350; bell alarm; chief elected by department; water supply, river and 3 cisterns.

**Honeoye Falls**, Monroe Co., population, 1098; no fire protection.

**Hoosick Falls**, Rensselaer Co., population, 4530; 1 steam engine; 2 hose carriages; 500 feet rubber hose in poor condition; 800 feet cotton, good; water supply river, 6 reservoirs; 2 men paid part time; 63 volunteers.

**Hornellsville**, Steuben Co., population, 8195; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1 protective company; 400 feet rubber hose in good condition; 1000 feet cotton, good; 1000 feet linen, good; water supply, river, cisterns and wells; 2 men paid full time; 166 volunteers; 2 horses.

**Horse Heads**, Chemung Co., population, 1684; area, 950 acres; fire limit, 10 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 3 hose carriages; Siamese couplings used; 1000 feet cotton hose, 450 feet leather hose, in good condition; value of apparatus and supplies, \$7000; annual rent of buildings in use by department, \$150, value, \$6000; membership of department, 100; 3 paid; total expense in 1882, \$400; bell alarm; chief elected by department; water supply, 2 reservoirs, supplied from springs; canal.

**Hudson**, Columbia Co., population, 8670; area, 1000 acres; fire limit, 800 acres; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, brick and wood, three stories; fire department consists of 1 hook and ladder truck, 6 hose carriages; 1650 feet cotton hose, 1000 feet leather hose, in good condition; 1100 feet rubber, poor condition; value of apparatus and supplies, \$36,500; 6 buildings owned by department, value, \$12,000; 1 rented at \$50 per year, value, \$300; membership of department, 280, all volunteers; cost of maintaining department in 1882, \$1711; bell alarm; chief elected by members of department; water supply, gravity, river; 14 miles street mains; diameter of largest, 12 inches; smallest, 3 inches; 181 hydrants;



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water pressure, 60 to 130 pounds; cost of maintaining water department in 1882, \$10,000.

**Huntingdon**, Suffolk Co., population, 8098; fire limit, 640 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick; height, two and a half stories; shingle and tin roofs; dwellings, wood and brick, two and a half stories; fire department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck; Siamese couplings used; 300 feet rubber hose in good condition, 300 poor; value of apparatus and supplies, \$1300; 1 building owned by department, value, \$1000; membership of department, 25, volunteers; total expense in 1882, \$150; bell alarm; chief elected by company; water supply, 2 cisterns, supplied from springs.

**Ilion**, Herkimer Co., population, 3711; 2 steam engines; 3 hose carriages; 1600 feet leather hose in good condition; water supply, 1 cistern; volunteer fire department, 240 men.

**Islip**, Suffolk Co., population, 1127; 1 hook and ladder truck; volunteer fire department, 55 men.

**Ithaca**, Tompkins Co., population, 9105; area, 2400 acres; fire limit, 320 acres; ordinance providing for investigating causes of fires; mercantile buildings, brick, three to four stories high; dwellings, wood, two stories; fire department consists of 3 steam engines, 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 9 hose carriages; 1150 feet cotton hose, in good condition; 2700 feet linen in poor condition; value of apparatus and supplies, \$15,000; 6 buildings owned by department, value, \$42,300; membership of department, 402, four paid; cost of maintaining department in 1882, \$11,000; bell and telephone alarm; chief elected by department; water works, gravity pressure; 3 reservoirs, supplied by creeks; 14 cisterns; 10 miles street mains and supply pipes; diameter of largest, 20 inches; smallest, 4 inches, 36 hydrants; water pressure, 80 pounds; cost of maintaining water department in 1882, \$2700.

**Jamaica**, Queens Co., population, 3922; area, 3200 acres; fire limit, same; ordinance regulating sale and use of fire-works; chief and fire wardens investigate fires; mercantile buildings, wood, three stories in height; shingle roofs permitted; dwellings, wood, two and a half and three stories; fire department consists of 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 3 jumpers, bucket carriage; quantity of serviceable hose, 900 feet rubber, 300 cotton, 400 leather; in poor condition, 150 feet rubber, 50 cotton, 250 leather; value of apparatus and supplies, \$20,000; 6 buildings owned by department, value, \$6500 or \$7000; membership of department, 181, three paid; total expense for maintaining department in 1882, \$500; bell alarm; chief elected by department and confirmed by board of engineers; fire patrol supported by corporation; number of members, 35; cost of maintaining patrol in 1882, \$30; water supply, 3 wells; supplied by springs; 5 cisterns, supplied from roofs of buildings.

**Jamestown**, Chautauqua Co., population, 9357; 2 hand engines; 6 chemical extinguishers; 1 hook and ladder truck; 7 hose carriages; 1500 feet rubber hose in good condition; 1250 feet leather, good; 100 feet rubber, poor; 300 feet leather, poor; water-works, Holly system; 1,500,000 gallons capacity; 7 hydrants; 5 cisterns; volunteer fire department, 164 men.

**Johnstown**, Fulton Co., population, 5013; area, 800 acres; fire limit, 10 acres; mercantile buildings, brick, two stories in height, dwellings, wood, two stories; fire department consists of 1 hook and ladder truck; 4 hose carriages; Siamese couplings used; 1800 feet cotton hose in good condition; value of apparatus and supplies, \$3000; 1 building owned by department, value, \$8000;

membership of department, 125, all volunteers; total expense in 1882, \$100; bell alarm; chief elected by department and appointed by trustees; water supply, 2 reservoirs, supplied from springs, capacity 380,000 gallons daily; gravity pressure; 10 miles street mains; diameter of largest, 12 inches, smallest, 4 inches; 60 hydrants; water pressure, 120 pounds.

**Jordan**, Onondaga Co., population, 1334; area, 1000 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, four stories; wooden roofs permitted; dwellings, frame and brick, two stories; fire department consists of 1 steam engine, 1 hand engine, 4 chemical hand extinguishers, 4 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition; 300 poor; 50 feet cotton, good; value of department apparatus and supplies \$6000; 2 buildings owned by department, value \$2500; membership of department, 70; all volunteers, total expense in 1882, \$100; bell alarm; chief elected by board of trustees; water supply, 5 cisterns, supplied by pumps;  $\frac{1}{4}$  mile of mains; diameter,  $3\frac{1}{4}$  inches; number of hydrants, 10; pressure, 50 to 100 pounds.

**Keeseville**, Essex Co., population, 2181; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 500 feet cotton, good; 300 feet cotton, poor; volunteer fire department, 40 men.

**Kinderhook**, Columbia Co., population, 1200; ordinance regulating sale and use of fire-works; fire wardens investigate fires; mercantile buildings, brick and wood, two stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 1 hand engine, 2 hose carriages; Siamese couplings used; 50 feet linen hose, 1200 feet leather hose in good condition; 400 feet leather, poor; value of apparatus and supplies, \$6000; 1 building owned by department, value, \$8000; membership of department, 100; two paid; bell alarm; chief appointed by village trustees; water supply, 11 cisterns, supplied from roofs of buildings; capacity, 450 to 600 hogsheads each.

**Kingston**, Ulster Co., population, 18,342; 5 steam engines; 5 hand engines; 2 hook and ladder trucks; 10 hose carriages; 2000 feet rubber hose in good condition; 800 feet, poor; 1800 feet cotton, good; 2200 feet leather, good; water supply, 50 cisterns; 10 men paid part time; 340 volunteers.

**Kirkland**, Oneida Co., population, 4984; area 75 acres, fire limit same; mercantile buildings, wood and brick, two stories high, shingle roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine; 400 feet cotton hose in good condition; value of apparatus and supplies \$500; membership of department 40; all volunteer; steam whistle alarm; chief elected by the company; water supply, cisterns and river; total expense of department in 1882, \$200.

**La Fayette**, Onondaga Co., population, 2160; no fire protection.

**Lancaster**, Erie Co., population, 1602; area 760 acres; fire limit same; mercantile buildings, brick and wood; two stories in height, wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; quantity of serviceable hose, 50 feet rubber, 400 cotton, 100 leather; value of apparatus and supplies, \$1500; 1 building owned by hook and ladder company; value, \$1500; membership of department, 85; all volunteer; total expense in 1882 \$50; bell alarm; chief elected by members of department and approved by trustees; water supply, wells and creek.

**Lansingburgh**, Rensselaer Co., population, 7432; 2 steam engines, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; 2200 feet

cotton hose in good condition; water supply, river, driven wells, 2 cisterns; 3 men paid full time, 24 part, 30 volunteers; fire alarm telegraph, 13 street boxes; 5 horses.

**Lee, Oneida Co.,** population, 2360; no fire protection.

**Le Roy, Genesee Co.,** population, 4469; area, 1400 acres; fire limit, 15 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height three stories; dwellings frame, two stories; fire department consists of 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 1500 feet cotton hose in good condition, 300 feet leather, poor; value of apparatus and supplies, \$2000; value of buildings owned by department, \$3000; membership of department, 85, all volunteer; bell alarm; chief elected by members of department; water supply, pumping system; 1½ miles street mains, 6 inches in diameter; 18 hydrants; cost of maintaining water department in 1882, \$450.

**Lima, Livingston Co.,** population, 1878; 1 hand engine, 1 chemical engine, 6 chemical extinguishers; 1 hook and ladder truck; 800 feet rubber hose in good condition, 34 feet cotton, good; water supply, cisterns and wells; volunteer fire department, 70 men.

**Lisle, Broome Co.,** population, 2399; water supply, river and creeks; no fire protection.

**Little Falls, Herkimer Co.,** population, 6910; 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 300 feet cotton hose in good condition, 400 leather, good; 2000 feet linen, poor; water supply, river and 7 cisterns; fire alarm telegraph, 12 street boxes; 9 men paid part time; 260 volunteers.

**Liverpool, Onondaga Co.,** population, 1350; no fire protection.

**Livingston, Columbia Co.,** population, 2060; no fire protection.

**Lockport, Niagara Co.,** population, 13,522; ordinance regulating sale and use of fire-works; causes of fires investigated, mercantile buildings, stone and brick, three stories in height; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder trucks, 5 hose carriages; 3000 feet rubber hose, 1250 feet leather hose in good condition; membership of department, 200, all volunteer; cost of maintaining department in 1882, \$2500; Gamewell telegraph, 17 street boxes; chief nominated by mayor and confirmed by city council; water supply, Holly system; 7½ miles street mains and supply pipes; diameter of largest, 10 inches, smallest 4 inches; 151 hydrants; water pressure, 50 pounds; cost of maintaining water department in 1882, \$3430.

**Long Island City, Queens Co.,** population, 17,129; area, 9600 acres; fire limit, 6400 acres; ordinance regulating sale and use of fire-works; cause of fires investigated; frame buildings, three stories in height; shingle roofs permitted; fire department consists of 4 hand engines, 3 hook and ladder trucks, 8 hose carriages; 2000 feet rubber hose, in good condition, 1900 feet poor; value of department apparatus and supplies, \$15,000; 13 buildings in use by department, 3 belonging to city; annual rental, \$3000; membership of department, 600, all volunteer; total expense in 1882, \$1000; bell alarm; chief elected by members of department; water supply, Holly system; diameter of largest main, 18 inches, smallest, 4 inches; 500 hydrants; water pressure, 50 pounds.

**Louisville, St. Lawrence Co.,** population, 2019; no fire protection.

**Lowville, Lewis Co.,** population, 3188; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition; 200 feet linen, good; 100 feet poor; 300 feet leather, good; 100 feet poor; water supply, 6 cisterns; volunteer fire department, 55 men.

**Lyons, Wayne Co.,** population, 3820; mercantile buildings, brick, two and three stories in height, wooden roofs permitted; dwellings, frame and brick, one and two stories; fire department consists of 1 steam engine, 2 hand engines, 10 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 1500 feet cotton hose, rubber lined, 750 feet linen hose, in good condition, 75 feet rubber, 150 feet leather, damaged; value of apparatus and supplies, \$10,000; 1 building owned by department, value, \$6000; total expense in 1882, \$1021; bell alarm; chief elected by department; water supply, 9 cisterns, supplied by engine, river and canal.

**Madrid, St. Lawrence Co.,** population, 2145; no fire protection.

**Malone, Franklin Co.,** population, 3500; area, 750 acres; fire limit, same; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick, three to four stories; no wooden roofs permitted under present ordinance; dwellings, frame, one to two stories; fire department consists of 1 steam engine; 1 hand engine; 1 chemical engine, 1 hook and ladder truck; 1 hose carriage; Siamese couplings used; hose, 200 feet rubber in good and 100 in poor condition, 300 feet cotton good and 300 poor, 1600 feet linen, good, 500 leather good and 200 in poor condition; value of department apparatus and supplies, \$7000; 3 buildings belonging to department, value, \$3500; volunteer department, 114 men; expense of maintaining department in 1882, \$400; bell and steam whistle alarm; chief appointed by village trustees on advice of fire department; water supply, gravity pressure, 1 reservoir supplied from springs; 5 miles mains 8 to 2½ inches in diameter; 16 hydrants.

**Mamaroneck, Westchester Co.,** population, 1863; no fire protection.

**Manlius, Onondaga Co.,** population, 834; ordinances regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood, height, two stories; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hose carriage, 400 feet rubber hose, 200 feet leather, in good condition; value of department apparatus and supplies, \$4000; 1 building owned by department, value, \$1500; membership of department, 25, all volunteers; total expense of department in 1882, \$100; chief elected by company and indorsed by president and village trustees; water supply, 13 cisterns, supplied from roofs of buildings; ½ mile street mains and supply pipes; diameter of largest, 4 inches; smallest, 2½ inches; 4 hydrants.

**Marathon, Cortland Co.,** population, 1006; area, 640 acres; frame buildings, two and three stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 1 hose carriage; Siamese couplings used; 500 feet rubber hose in good condition, 188 fair; 200 feet cotton hose, good; 1 building in use by department; membership of department, 47, all volunteers; total expense in 1882, \$100; bell alarm; chief recommended by department and confirmed by village board of trustees; water supply, river, creek and cisterns.

**Marcellus, Onondaga Co.,** population, 2678; no fire protection.

**Massena, St. Lawrence Co.,** population, 2739; no fire protection.

**Mattawam, Dutchess Co.,** population, 4411; no fire protection.

**Mechanicsville, Saratoga Co.,** population, 1265; area, 700 acres; ordinances regulating sale and use of fire-works and for investigating causes of fires; mercantile buildings, wood and brick, two and three stories in height; shingle roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 hand engine, 1 hose carriage; Siamese couplings used; 500 feet linen hose in good condition, 250 poor; value of apparatus and supplies, \$4000; buildings owned by the village; member-

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ship of department, 65, all volunteers; bell alarm; chief elected by members of department; water supply, river, canal and stream.

**Medina**, Orleans Co., population, 3632; 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 1 bucket wagon, 70 buckets; 200 feet rubber hose in poor condition; 100 feet linen, good; 200 feet, poor; water-works, Holly system; creek;  $\frac{3}{4}$  mile of street mains and supply pipes; 12 hydrants; volunteer fire department, 113 men.

**Mexico**, Oswego Co., population, 1273; area, 1440 acres; fire limit, 700 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and frame, height, two stories; wooden roofs permitted; dwellings, frame, one and one-half and two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 800 feet leather hose in good condition, 400 poor; value of department apparatus and supplies, \$1600; 1 building owned by department, value, \$300; total expense in 1882, \$50; bell alarm; water supply, streams and cisterns.

**Middleburgh**, Schoharie Co., population, 3376; no fire protection.

**Middlefield**, Otsego Co., population, 2726; no fire protection.

**Middletown**, Orange Co., population, 8494; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories, fire-proof roofs; dwellings wood, two and a half stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 8 hose carriages; 700 feet of cotton hose and 3150 feet leather hose, all in good condition; value of fire department apparatus and supplies, \$6500; 3 buildings, value, \$12,000; volunteer department, 172 men, cost of maintaining department in 1882, \$2456; bell and steam whistle alarm; chief elected annually by popular vote; village supports 20 fire police; water supply, 1 reservoir, supplied by force pumps from a stream  $2\frac{1}{2}$  miles distant; 7 cisterns, supplied from buildings and hydrants; 12 miles of street mains; 16 to 4 inches in diameter; 95 hydrants; pressure of water at hydrants, 55 to 85 pounds; expense of maintaining water department in 1882, \$19,455.

**Milford**, Otsego Co., population, 2319; no fire protection.

**Meriden**, Montgomery Co., population, 5100; ordinance regulating sale and use of fire-works; buildings, wood and brick, height two to three stories; shingle roofs permitted; fire department consists of two hand engines, 1 chemical hand extinguisher, 1 hook and ladder truck, 2 hose carriages; number of feet serviceable hose, 400 cotton, 200 linen, 300 leather; value of department apparatus and supplies, \$4500; 2 buildings owned by department, value \$2500; membership of department, 130, all volunteer; total expense in 1882, \$500, bell alarm; chief elected by company and approved by trustees; water supply, canal, reservoir, and 8 cisterns.

**Mohawk**, Herkimer Co., population, 1441; area, 400 acres; fire limit, same; mercantile buildings, brick, height three stories; dwellings, brick, two stories; fire department consists of 1 steam engine, 1 hand engine, 3 hose carriages; Siamese couplings used; 1800 feet cotton hose in good condition; 600 feet leather hose, good; 100 poor; 3 buildings in use by department; value, \$5000; 1 building rented at \$100 per year; membership of department, 108, all volunteers; bell alarm; chief elected by department; water supply, 4 reservoirs, supplied by pumping from well.

**Moir**, Franklin Co., population, 2254; no fire protection.

**Montgomery**, Orange Co., population, 935; ordinance regulating sale and use of fire-works; causes of fires investigated; buildings, frame, two stories in height, wooden roofs; fire department con-

sists of 2 hand engines, 2 hose carriages; Siamese couplings used; hose, 625 feet linen, 150 feet leather, good condition; value of department apparatus and supplies, \$2300; 1 building owned by department, value \$500; membership of department, 60, all volunteers; total expense in 1882, \$80; bell alarm; water supply, cistern supplied from river; capacity, 400 barrels daily.

**Monticello**, Sullivan Co., population, 941; mercantile buildings, brick and wood, two and three stories in height, shingle and slate roofs; dwellings, brick and wood, two and three stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet leather hose in poor condition; value of department apparatus and supplies, \$8000; 3 buildings in use by department, \$75 per year each, value \$6000; membership of department, 80, all volunteers; bell alarm; water supply, cisterns.

**Moravia**, Cayuga Co., population, 1541; 1 company, 26 volunteers; water supply, creek; no fire protection.

**Morristown**, St. Lawrence Co., population, 2186; no fire protection.

**Mount Kisco**, Westchester Co., population, 728; ordinance for investigating causes of fire; frame buildings, two stories in height, shingle roofs permitted; fire department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage; 700 feet linen hose, in good condition; value of apparatus and supplies, \$1600; membership of department, 70; all volunteer; chief elected by members of department; water supply, wells, cisterns, brook, and 2 hydrants.

**Mount Morris**, Livingston Co., population, 1899; fire limit, 1000 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height, two stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 4 chemical hand extinguishers; 1 hook and ladder truck, 3 hose carriages; quantity of serviceable hose, 150 feet rubber, 1050 feet cotton, 200 feet leather; value of department apparatus and supplies, \$3000; value of buildings belonging to department, \$1500; membership of department, 80; cost of maintaining department, in 1882, \$4000; bell alarm; chief elected by department and confirmed by board of trustees; water supply, reservoir; supplied by springs; capacity, 1,000,000 gallons; 5 miles street mains; diameter of largest pipe, 12 inches; number of hydrants, 25; pressure, 45 pounds; cost of maintaining water department, in 1882, \$1122.

**Mount Vernon**, Westchester Co., population, 1857; mercantile buildings, brick; two and three stories high; wooden roofs permitted; dwellings, frame, 2½ stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 1000 feet rubber hose, in good condition; value of department apparatus, \$2500; one building owned by department, one rented; annual rent, \$550; value of buildings, \$4000; membership of department, 120; all volunteer; bell alarm; chief elected by members of department; water supply, wells and cisterns; cistern capacity, 2500 gallons per day.

**Naples**, Ontario Co., population, 2699; area, 500 acres; frame buildings; no fire protection.

**Newark**, Wayne Co., population, 2450; 2 hand engines; 1 hose carriage; water supply, canal; volunteer fire department, 40 men.

**New Berlin**, Chenango Co., population, 937; area, 500 acres; fire limit, 100 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, two stories in height; shingle roofs; fire department consists of 2 hand engines, 10 chemical hand extinguishers, 1 hose carriage; 1000 feet rubber hose, in good condition; value apparatus and supplies, \$1200; 1 building owned by department; value, \$1000; membership

of department, 50; all volunteer; bell alarm; chief elected by department, and approved by trustees and president of corporation; water supply, tank, filled from creek; capacity, 10,000 gallons daily; cisterns, filled from buildings; capacity, 15,000 gallons daily.

**New Brighton**, Richmond Co., population, 12,679; no fire protection.

**Newburgh**, Orange Co., population, 18,049; 2 steam engines, 1 hand engine, 1 hook and ladder truck, 7 hose carriages; 1000 feet rubber hose, in good condition; 1650 feet cotton, good; 5400 feet leather, good; water supply, lake; 20 miles of street mains and supply pipes; 180 hydrants; 6 men paid part time; 429 volunteers; telephone.

**New Lebanon**, Columbia Co., population, 2245; 2 hand engine; 600 feet hose in good condition.

**New Lots**, Kings Co., population, 13,655; area, 5760 acres; fire limit same; mercantile buildings wood, two and three stories; shingle roofs permitted; dwellings wood, two and three stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages, quantity of serviceable hose, 200 feet rubber, 2490 cotton, 400 leather; in poor condition, 200 feet rubber; value of apparatus and supplies, \$9500; one building owned by department, value \$1000; five rented at \$600 per year; value \$5000; membership of department, 203, all volunteer; total expense in 1882, \$3500; telegraph and bell alarm; 8 street boxes; chief elected by department; water supply, cisterns; water-works in construction.

**New Paltz**, Ulster Co., population, 1958; no fire protection.

**New Rochelle**, Westchester Co., population, 5276; area, 2000 acres; fire limit, 1000 acres; ordinance regulating sale and use of fire-works; frame buildings, two and a half stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, good condition; 300 poor; value of apparatus and supplies, \$4000; 2 buildings owned by department, value \$6000; membership of department, 60, all volunteer; total expense in 1882, \$500; bell alarm; chief elected by members of department; water supply, wells; capacity, 1000 gallons daily.

**Newtown**, Queens Co., population, 9804; 4 hand engines; 3 hook and ladder trucks; 2 hose carriages; 1000 feet leather hose in good condition; water supply, creeks; volunteer fire department, 125 men.

**New York**, New York Co., population, 1,206,229; area, 26,500 acres; fire limit, same; use of fire-works and fire-crackers prohibited; fire-marshal for investigating causes of fire; principal material of mercantile buildings, brick; height, six to ten stories; fire-proof material required for roof; material for dwellings, principally brick, three to ten stories high; fire department includes 49 steam engines, 5 chemical engines (not in use), 119 chemical extinguishers, 17 hook and ladder trucks, 60 hose carriages, 2 fire boats, 2 water towers, 1 wrecking truck, 13 fuel wagons; two and four way Siamese couplings used; number of horses, 259; quantity of serviceable hose, 29 950 feet rubber, 59,150 cotton, 3700 linen; and in poor condition, 7600 feet rubber, 8856 cotton, 2000 linen; total membership of department, 825; electric fire alarm system, 654 street and special alarm boxes; full paid; cost of maintaining department in 1882, \$1,500,000; buildings in use by department, 87, owned by city; chief appointed by board of fire commissioners; fire patrol incorporated and maintained by fire insurance companies; 125 permanent members; 4 stations; total cost of maintaining patrol in 1882, \$100,000; water supply, aqueduct, 40 miles long from Croton river leading to 3 reservoirs in city; capacity of aqueduct, 95,000,000 gallons per day; gravity pressure; 530 miles of street mains and

pipes; diameter of largest main, 48 inches; smallest, 4 inches; number of hydrants, 7000; hydrant pressure, 3 to 25 pounds; cost of maintaining water department in 1882, \$310,500.

**New York Mills**, Oreida Co., population, 902; 2 hand engines; 3 hose carriages; 17,070 feet leather and linen hose in good condition; water works, direct pressure; 23 hydrants.

**Niagara Falls**, Niagara Co., population, 3320; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 2000 feet leather hose in good condition; 1000 feet leather, poor; water works, Holly system; 7 cisterns, 33 hydrants; volunteer fire department, 156 men.

**Norfolk**, St. Lawrence Co., population, 2471; no fire protection.

**Northfield**, Richmond Co., population, 7014; 1 steam engine; 1 hand engine; 1 hose carriage; 1000 feet rubber hose, in good condition; water supply, river and wells; volunteer fire department, 150 men.

**Northport**, Suffolk Co., population, 1381; no fire protection.

**Norwich**, Chenango Co., population, 5756; mercantile buildings, brick, four stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1500 feet rubber hose in good condition, 350 poor; 400 feet leather hose in good condition, 1200 poor; value of apparatus and supplies, \$7000; annual rent of department buildings, \$440; value, \$8000; membership of department, 90; 2 paid; cost of maintaining department in 1882, \$500; bell alarm; chief elected by department; water supply, gravity pressure; 1 reservoir, supplied by springs; 8 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 20 hydrants; water pressure, 66 pounds; cost of maintaining department in 1882, \$740.

**Nunda**, Livingston Co., population, 1037; 2 hand engines; 1 hose carriage; 500 feet leather hose in good condition, 300 feet poor; water supply cut off by closing of canal; volunteer fire department, 18 men.

**Nyack**, Rockland Co., population, 3881; 3 hand engines; 1 hook and ladder truck; 2 hose carriages; 100 feet cotton hose in good condition; 1000 feet leather, good; 400 feet leather, poor; water-works, gravity pressure; 3 reservoirs; 4 cisterns; 3 miles of street mains and supply pipes; 7 hydrants; volunteer fire department, 180 men.

**Ogdensburg**, St. Lawrence Co., population, 10,341; area, 1920 acres; fire limit, 50 acres; mercantile buildings, brick and stone, three and four stories; dwellings, brick and wood, two and three stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; quantity of serviceable hose, 700 feet cotton hose, 500 feet linen, 2650 feet leather; in poor condition, 100 feet cotton, 50 feet linen, 200 feet leather; value of department apparatus, \$14,000; 4 houses owned by department, value, \$8000; membership of department, 35; cost of maintaining department in 1882, \$2500; fire alarm telegraph, 10 street boxes; chief elected by common council; water-works, Holly system; 14½ miles street mains and supply pipes; diameter of largest, 10 inches; smallest, 4 inches; 83 hydrants; water pressure at hydrants, 80 to 100 pounds; cost of maintaining water department in 1882, \$1810.

**Olean**, Cattaraugus Co., population, 3036; ordinance providing for investigating causes of fires; mercantile buildings, brick, two and three stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; quantity of serviceable hose, 1900 feet rubber, 1000 feet cotton, 250 feet linen; in poor condition, 250 feet linen, 500 feet leather; 2 horses; value of ap-



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paratus and supplies, \$6300; 5 buildings owned by department, value, \$5000; membership of department, 150; 2 paid; total expense in 1882, \$2500; bell alarm; chief elected by department; water supply, creek; 4 cisterns, filled from hydrants; capacity, 7000 gallons; water-works, direct pumping system; 5 miles street mains; diameter of largest, 6 inches; smallest, 4 inches; 40 hydrants; water pressure, 80 pounds; new system of water-works in construction.

**Oneida**, Madison Co., population, 1649; area, 1235 acres; fire limit, 50 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, frame and brick, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 150 feet rubber hose in good condition, 150 poor; 800 feet cotton, good, 300 poor; 600 feet linen, poor; 300 feet leather, good, 500 poor; value of buildings owned by department, \$7000; membership of department, 95, 1 paid; cost of maintaining department in 1882, \$700; bell, whistle and telephone alarm; chief elected by firemen; water-works, 2 reservoirs, supplied from Erie canal; negotiating for water-works, gravity system.

**Oneonta**, Otsego Co., population, 3002; area, 1700 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two and three stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 1000 feet rubber hose in good condition, 100 poor; 500 feet cotton, good; value of apparatus and supplies, \$7000; 1 building owned by department, value, \$1800; membership of department, 110, 4 paid; bell alarm; chief elected by department and accepted by board of trustees; water-works, gravity pressure; 8 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 35 hydrants; water pressure, 65 pounds; cost of maintaining water department in 1882, \$600.

**Ontario**, Wayne Co., population, 2962; no fire protection.

**Oswego**, Oswego Co., population, 3022; area, 5120 acres; fire limit, 3800 acres; ordinance providing for investigating fires; mercantile buildings, brick, four stories in height; frame dwellings, two stories; fire department consists of 3 steam engines, 7 chemical hand extinguishers; 2 hook and ladder trucks, 3 hose carriages; Siamese couplings used; 2000 feet cotton hose in good condition; 1800 feet linen, good, 1000 poor; 1000 feet leather, good; 800 poor; 4 horses owned, 16 in use; 4 buildings owned by department, value, \$30,000; membership of department, 48; 3 full paid members, 45 part paid; cost of maintaining department in 1882, \$16,000; fire alarm telegraph, 28 street boxes; chief elected by board of commissioners; water supply, 2 reservoirs, supplied by pumps; capacity, 1,500,000 gallons daily; gravity pressure; diameter of largest main, 8 inches; smallest, 3 inches; number of hydrants, 170; water pressure, 40 pounds; cost of maintaining water department in 1882, \$25,000.

**Ovid**, Seneca Co., population, 705; 1 hand engine; 1 steam engine at Willard Insane Asylum, 1½ miles distance, subject to call; 100 feet rubber hose in good condition; 800 feet leather, good; water supply, creek, 5 cisterns; volunteer fire department, 35 men.

**Owego**, Tioga Co., population, 5525; ordinance providing for investigating causes of fires; mercantile buildings, brick and wood, three stories in height; dwellings, brick and wood, height, two stories; fire department consists of 2 steam engines, 1 hand engine; 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 150 feet cotton hose; 3600 feet leather hose, in good condition; value of apparatus and supplies, \$10,000; buildings

owned by village, value \$16,000; membership of department, 200, all volunteers; cost of maintaining department in 1882, \$1000; bell alarm; chief elected by members of department; water-works, gravity pressure; 2 reservoirs, supplied by pumps and streams; capacity, 90,000,000 gallons daily; 10 cisterns, supplied from roofs of buildings; capacity, 12,000 gallons daily; river; 6 miles street mains; diameter of largest, 12 inches; smallest, 5 inches; 51 hydrants; water pressure, 80 pounds.

**Oswego Falls**, Oswego Co., population, 1831; no fire protection.

**Oxford**, Chenango Co., population, 1209; area, 1129 acres; fire limit, same; frame buildings, two stories in height, shingle roofs permitted; fire department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 1000 feet leather hose in good condition; 200 poor; value of apparatus and supplies, \$3500; 1 building owned by department, value \$2000; membership of department, 100, all volunteers; bell alarm; chief elected by members of department; water supply, river and 5 reservoirs; direct pumping system; 1200 feet street mains; diameter of main, 4 inches; number of hydrants, 7.

**Oyster Bay**, Queens Co., population, 1225; frame dwellings; no fire protection or water supply.

**Palmyra**, Wayne Co., population, 2308; area, 600 acres; mercantile buildings, brick, three stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 1000 feet cotton hose, 650 feet linen hose, in good condition; 800 feet leather, in poor condition; 1 building owned by department, value \$5000; membership of department, 100, all volunteers; total expense in 1882, \$600; bell alarm; chief elected by village trustees; water supply, 5 reservoirs; supplied from canal.

**Parishville**, St. Lawrence Co., population, 2384; no fire protection.

**Parma**, Monroe Co., population, 3180; no fire protection.

**Patchogue**, Suffolk Co., population, 2503; no fire protection.

**Peekskill**, Westchester Co., population, 6893; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories high, wooden roofs permitted; dwellings, brick and wood, three stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 2500 feet leather hose in good condition; value of department apparatus, \$8500; 2 buildings owned by department, value \$25,000; membership of department, 210, all volunteers; cost of maintaining department in 1882, \$1438; bell and whistle alarm; chief elected by company; water supply, reservoir, pumped by water-power; capacity, 31,000,000 gallons; 9½ miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 87 hydrants; hydrant pressure, 163 pounds; cost of maintaining water department in 1882, \$12,000.

**Penfield**, Monroe Co., population, 2955; 1 hand engine, 1 hose carriage; 250 feet leather hose in good condition; water supply, 1 reservoir, 7000 gallons capacity; volunteer fire department, 75 men.

**Penn Yan**, Yates Co., population, 3475; 1 steam engine, 1 hand engine, 3 hose carriages, 2000 feet leather hose in good condition; water-works; 12 hydrants; 12 cisterns; volunteer fire department, 200 men.

**Perry**, Wyoming Co., population, 1115; no fire protection.

**Peru**, Clinton Co., population, 2610; no fire protection.

**Phelps**, Ontario Co., population, 1369; area, 1000 acres; State law regulates sale and use of fire-works; frame and brick buildings, two and three stories in height; number fire department, 1 hand



engine, 1 hose carriage, 800 feet hose in fair condition; water supply, 2 reservoirs and 2 cisterns, supplied by force pump.

**Phoenix**, Oswego Co., population, 1312; area, 600 acres; fire limit, 300 acres; mercantile buildings, brick, height, three stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine, 2 hose carriages; Siamese couplings used; quantity of serviceable hose, 350 feet rubber hose, 200 cotton, 200 linen; value of apparatus and supplies, \$600; membership of department, 40, all volunteers; bell alarm; chief elected by village; water supply, river; water works, direct pumping system; 1 mile of street mains; diameter of largest, 4 inches; smallest, 2 inches; 10 hydrants; 60 pounds horse power pump, cost of maintaining water department in 1882, \$300.

**Pierrepont**, St. Lawrence Co., population, 2494; no fire protection.

**Pittstown**, Rensselaer Co., population, 4095; no fire protection.

**Plattsburg**, Clinton Co., population, 5245; 1 hand engine, 1 hook and ladder truck, 11 hose carriages, 2000 feet rubber and cotton hose in good condition; water supply, direct pressure; 62 hydrants; volunteer fire department, 260 men.

**Pompey**, Onondaga Co., population, 3240; no fire protection.

**Port Byron**, Cayuga Co., population, 1146; 2 hose carriages, 800 feet linen hose in good condition, 200 feet, poor; water supply, direct pumping; 1 reservoir, 900,000 gallons capacity; 1½ miles mains and supply pipes; 14 hydrants; volunteer fire department, 35 men.

**Port Chester**, Westchester Co., population, 3254; 2 hand engines, 1 hook and ladder truck, 2 hose carriages, 600 feet rubber hose in good condition, 200 feet, poor; 500 feet leather, good, 150 feet, poor; water supply, harbor, mill stream and 9 cisterns, 100,000 gallons capacity per diem; volunteer fire department, 200 men.

**Port Ewen**, Ulster Co., population, 1580; no fire protection.

**Port Henry**, Essex Co., population, 2600; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 1500 feet rubber hose in good condition; 300 feet poor; 300 feet cotton, good; water supply, pond; 1 hydrant; volunteer fire department, 150 men.

**Port Jefferson**, Suffolk Co., population, 1724; no fire protection.

**Port Jervis**, Orange Co., population, 8678; mercantile buildings, wood, two stories in height, shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hook and ladder truck; 5 hose carriages; 2500 feet leather hose in good condition; value of apparatus and supplies, \$8000; value of buildings belonging to department, \$10,000; membership of department, 450, all volunteers; cost of maintaining department in 1882, \$300; steam whistle alarm; chief elected by members of department; water supply, 2 reservoirs, supplied by brook; gravity; diameter of largest main, 15 inches; smallest, 4 inches; 140 hydrants; water pressure, 56 pounds; cost of maintaining water department in 1882, \$200.

**Portland**, Chautauqua Co., population, 2014; no fire protection.

**Port Leyden**, Lewis Co., population, 1933; 1 hand engine; 1 hose carriage; 500 feet leather hose in good condition; water supply, river and canal; volunteer fire department, 48 men.

**Port Richmond**, Richmond Co., population, 3561; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 900 feet rubber hose in good condition; 150 feet leather, good; volunteer fire department, 145 men.

**Port Washington**, Queens Co., population, 1038; no fire protection.

**Potdam**, St. Lawrence Co., population, 2762; 3 hand engines; 1 hook and ladder truck; 3 hose carriages; 1200 feet linen hose in good condition; 1700 feet leather, good; water-works, Holly system, direct pumping; river; 4¼ miles of street mains and supply pipes; 34 hydrants; volunteer fire department, 100 men.

**Poughkeepsie**, Dutchess Co., population, 20,207; area, 2560 acres; fire limit, same; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick, three stories in height, shingle roofs permitted; dwellings, brick, two and a half stories; fire department consists of 2 steam engines; 1 hand engine; 1 hook and ladder truck; 7 hose carriages; Siamese couplings used; 5000 feet leather hose, good condition; 2500 feet poor; value of apparatus and supplies, \$20,000; 8 buildings owned by department, value, \$24,000; membership of department, 316; full paid members, 3; part paid, 6; cost of maintaining department in 1882, \$4000; bell alarm; chief elected by department; fire patrol supported by city; permanent members, 30; cost maintaining patrol in 1882, \$500; water supply, 1 reservoir, supplied by pump from Hudson river; capacity, 12,000,000 gallons; 31 miles of street mains; diameter of largest, 16 inches; smallest, 6 inches; 296 hydrants; water pressure, 120 pounds; cost of maintaining water department in 1882, \$16,000.

**Pulaski**, Oswego Co., population, 1501; fire limit, 30 acres; fire department consists of 2 hand engines, 1 hose carriage; Siamese couplings used; value of apparatus and supplies \$2000; 1 building rented by department, at \$60 per year; membership of department 35, all volunteer; bell alarm; chief elected by the people; water supply, river and cistern.

**Ramapo**, Rockland Co., population, 4954; no fire protection.

**Randolph**, Cattaraugus Co., population, 1111; 4 chemical extinguishers; water supply, creek; no fire protection.

**Rensselaerville**, Albany Co., population 2488; no fire protection.

**Rhinebeck**, Dutchess Co., population, 1569; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose in good condition; 600 feet, poor; 300 feet cotton, good; 200 feet linen, good; water supply, 19 cisterns; 3 men paid part time; 72 volunteers.

**Richfield Springs**, Otsego Co., population, 1307; 15 chemical extinguishers; 1 hook and ladder truck, 2 hose carriages, 2500 feet linen hose in good condition; water works, gravity pressure; 3 reservoirs; 3 miles of street mains and supply pipes; 20 hydrants; volunteer fire department, 100 men.

**Riverhead**, Suffolk Co., population, 3939; 1 steam engine, 3 hand engines; 5 chemical extinguishers; 2 hose carriages; 400 feet rubber hose in good condition, 1400 feet linen, good; 100 feet poor; 50 feet leather, good; water supply, river, 2 cisterns, 20,000 gallons capacity; volunteer fire department, 89 men.

**Rochester**, Monroe Co., population, 89,366; area, 11,161 acres; fire limit, 10,000 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, stone and brick, three to seven stories in height; dwellings, wood and brick, two to three stories; fire department consists of 6 steam engines, 1 chemical engine, 6 chemical hand extinguishers, 3 hook and ladder trucks, 8 hose carriages; Siamese couplings used; 100 feet cotton hose in good condition; 10,000 feet linen hose, good, 5000 poor; 20 horses; value of apparatus and supplies \$75,000; 8 buildings in use by department, owned by city; value \$150,000; membership of department, 38; full paid members, 48, part paid, 1; cost of maintaining department, in 1882, \$68,000; telegraph alarm, 81 street boxes; chief elected by city council; water supply, gravity

## NEW YORK.—Continued.

and Holly system; 130 miles of street mains and supply pipe; diameter of largest, 20 inches, smallest 4 inches; 1130 hydrants; water pressure 70 to 115 pounds; cost of maintaining water department in 1882, \$30,000.

**Rockville Centre, Queens Co.,** population, 1882; no fire protection.

**Rome, Oneida Co.,** population, 12,194; 2 steam engines; 1 hook and ladder truck; 8 hose carriages; 1000 feet rubber hose in good condition; 1000 feet poor; 500 feet leather, good; 500 feet poor; water works, direct pumping and reservoir system; river; 1 reservoir, 9,000,000 gallons capacity; 16 miles of street mains and supply pipes; 125 hydrants; volunteer fire department, 240 men.

**Romulus, Seneca Co.,** population, 2765; no fire protection.

**Rondout, Ulster Co.,** population, 10,124; see Kingston.

**Rosedale, Ulster Co.,** population, 4724; no fire protection.

**Roslyn, Queens Co.,** population, 1101; no fire protection.

**Rushford, Allegany Co.,** population, 1453; no fire protection.

**Russell, St. Lawrence Co.,** population, 2403; no fire protection.

**Russia, Herkimer Co.,** population, 2177; no fire protection.

**Rye, Westchester Co.,** population, 3322; area, 1400 acres; fire limit same; ordinance regulating sale and use of fire-works; fire-wardens investigate causes of fires; frame buildings, three stories in height, shingle roofs; fire department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 500 feet rubber hose in good condition; 1500 feet leather, good; value of apparatus and supplies, \$3500; 2 buildings owned by department, value \$10,000; membership of department, 140, all volunteer; total expense in 1882, \$1000; bell alarm; chief elected by members of department; water supply, 10 cisterns, supplied from roofs of buildings; water works under contract.

**Sackett's Harbor, Jefferson Co.,** population, 885; area, 2000 acres; fire-wardens investigate causes of fires; mercantile buildings, brick, two and one-half stories in height; shingle roofs; dwellings, wood, two and one-half stories; fire department consists of 1 hand engine, 1 hose carriage, 350 feet rubber hose in good condition, 150 feet leather, good, 200 poor; value of apparatus and supplies, \$2000; 1 building owned by department, value, \$1200; membership of department, 30, 2 paid; total expense in 1882, \$85; bell alarm; water supply, wells, reservoirs and lake.

**Salamanca, Cattaraugus Co.,** population, 2531; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, three stories; dwellings, frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 2 hook and ladder trucks, 3 hose carriages; Siamese couplings used; quantity of serviceable hose, 450 feet rubber, 1200 linen, 1650 leather; value of department apparatus and supplies, \$15,000; value of buildings owned by department, \$2000; membership of department, 180, all volunteers; cost of maintaining department in 1882, \$2000; bell alarm; chief elected by department and approved by trustees; water-works, gravity pressure; 2 reservoirs; 4 miles street mains and supply pipes; diameter of largest, 8 inches; smallest, 4 inches; 30 hydrants, pressure, 170 pounds; cost of maintaining water department in 1882, \$5000.

**Salem, Washington Co.,** population, 1410; area, 2560 acres; ordinance regulating sale and use of fire-works; frame buildings, two stories in height, slate roofs; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3

hose carriages, 1500 feet rubber hose in good condition; value of department apparatus and supplies, \$7000; 1 building owned by department, value, \$200; 2 buildings rented; membership of department, 150, all volunteers; total expenses in 1882, \$258; bell alarm; chief elected by company; water supply, wells.

**Sandy Hill, Washington Co.,** population, 2487; 1 steam engine, 2 hose carriages, 750 feet cotton hose in good condition; water supply, river, canal and 6 cisterns; 2 men paid full time; 73 volunteers.

**Sangerfield, Oneida Co.,** population, 3171; no fire protection.

**Saratoga Springs, Saratoga Co.,** population, 8421; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three and four stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 3 steam engines, 1 hook and ladder truck, 6 hose carriages, 2800 feet cotton hose in good condition; in poor condition, 200 feet cotton hose, 3000 linen, 200 leather; value of department apparatus, \$13,000; 5 buildings owned by department, value, \$20,000; membership of department, 75, part paid; cost of maintaining department in 1882, \$2500; Gamewell system; 13 street boxes; chief elected by board of trustees of the village; water supply, Holly system; number of miles street mains, 20, diameter of largest, 12 inches; smallest, 4 inches; 154 hydrants, pressure, 110 pounds; cost of maintaining water department in 1882, \$30,000.

**Saugerties, Ulster Co.,** population, 3923; 1 steam engine; 1 hand engine, 1 hook and ladder truck, 3 hose carriages, 1000 feet rubber hose in good condition; water supply, 7 cisterns; volunteer fire department, 175 men.

**Savannah, Wayne Co.,** population, 1867; no fire protection.

**Sayville, Suffolk Co.,** population, 1589; area, 8000 acres; fire limit, 3000 acres; mercantile buildings, frame, height, two and one-half stories; wooden roofs permitted; dwellings, frame, two to three stories; fire department consists of 1 chemical hand extinguisher, 1 hook and ladder truck; value of department buildings, \$350; membership of department, 90, all volunteers; whist alarm; chief elected by members of company; water supply, wells.

**Schenectady, Schenectady Co.,** population, 13,655; ordinance regulating sale and use of fire-works and for investigating causes of fires; mercantile buildings, brick, three stories in height, tin and slate roofs; dwellings, wood, two stories; fire department consists of 1 steam engine, 6 fire boats, 3000 feet cotton hose, 2700 feet linen hose in good condition; value of apparatus and supplies, \$4750; 6 buildings owned by department, value, \$17,000; membership of department, 125, all volunteers; cost of maintaining department in 1882, \$13,000; bell alarm; chief elected by common council; water supply, Holly system and direct pumping; 15 cisterns, supplied from hydrants; 15 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 147 hydrants; cost of maintaining water department in 1882, \$7250.

**Schoharie, Schoharie Co.,** population, 1188; area, 650 acres; fire limit, same; sale and use of fire-works and firecrackers prohibited; causes of fires investigated; mercantile buildings, brick, three stories high; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck; 1 hose carriage; Siamese couplings used; 800 feet leather hose in good condition; value of apparatus and supplies, \$2000; 1 building in use by department, value, \$1500; membership of department, 60; all volunteer; total expense in 1882, \$100; bell alarm; chief elected by company; water supply 7 cisterns, supplied from buildings; capacity, 1200 gallons daily; driven wells, hydrants and brook.

**Schuylersville**, Saratoga Co., population, 1617; area, 200 acres; fire limit, same; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick and wood, two stories in height; shingle roofs permitted; dwellings, wood and brick, two stories; fire department consists of 2 hand engines, 10 chemical hand extinguishers, 2 hose carriages; 600 feet rubber hose in good condition, 1000 feet leather, good; 500 feet poor; 1 building owned by department, value, \$5000; membership of department, 70, all volunteer; total expense in 1882, \$1000; bell alarm; chief elected by board of trustees; water supply, 3 reservoirs.

**Scottsville**, Monroe Co., population, 784; causes of fires investigated; frame buildings, two stories in height; shingle roofs, fire department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 300 feet linen hose, 50 feet leather hose in good condition; value of department apparatus and supplies, \$550; 1 building used by department, value, \$1200; membership of department, 100, volunteer members, 60; total expense in 1882, \$100; bell alarm; chief elected by department; water supply, reservoir, supplied by brook; creek, wells and cisterns.

**Scriba**, Oswego Co., population, 2971; no fire protection.

**Seneca Falls**, Seneca Co., population, 5880; 2 steam engines; 1 hand engine; 5 hose carriages; 1500 feet linen hose in good condition; 1900 feet leather, good; water supply, river, 22 cisterns; 5000 feet of street mains and supply pipes; 8 hydrants; 22 men paid full time; 60 volunteers; 2 horses.

**Sherburne**, Chenango Co., population, 944; area, 1200 acres; fire limit, same; mercantile buildings, brick and wood, height, two stories; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 2 hand engines, 2 hose carriages; Siamese couplings used; quantity of serviceable hose, 400 feet rubber, 50 cotton, 250 leather; value of department apparatus and supplies, \$1200; buildings owned by corporation; membership of department, 69, all volunteers; total expense in 1882, \$50; bell alarm; chief elected by members of department; water-works in construction.

**Sherman**, Chautauqua Co., population, 1558; no fire protection.

**Silver Creek**, Chautauqua Co., population, 1036; no fire protection.

**Sing Sing**, Westchester Co., population, 6578; area, 560 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three and four stories in height; wooden roofs permitted; dwellings, wood, two and three stories; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 700 feet rubber hose in good condition; 200 poor; 1000 feet leather hose, good; 100 feet cotton, poor; value of apparatus and supplies, \$10,000; 3 buildings owned by department, value, \$6000; 2 rented, at \$200 and \$80 per year, value, \$2500; membership of department, 196; two paid; total expense in 1882, \$650; bell alarm; chief elected by members of department; water-works, gravity pressure, 4 reservoirs, supplied from springs and brook; capacity 6000 gallons daily; cistern, supplied from roofs of buildings; capacity, 600 gallons daily; 1200 feet street mains; diameter, 4 inches; 1 hydrant; pressure, 30 pounds.

**Skaneateles**, Onondaga Co., population, 1669; area, 640 acres; fire limit same; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 2 hand engines, 2 hose carriages, 500 feet leather hose, in good condition; 210, poor; value of apparatus and supplies, \$2500; membership of department, 500, all volunteers; bell alarm; chief

elected by company, appointed by village trustees; water supply, 3 reservoirs, supplied from springs.

**Sodus**, Wayne Co., population, 5285; no fire protection.

**South Glens Falls**, Saratoga Co., population, 1038; no fire protection.

**Springfield**, Otsego Co., population, 2016; no fire protection.

**Spring Valley**, Rockland Co., population, 810; area, 640 acres; fire limit, same; frame buildings, two and a half stories in height, shingle roofs permitted; fire department consists of 2 hand engines, 1 hose carriage; 100 feet cotton hose, good condition; 80, poor; 200 feet leather hose, good; 50, poor; value of apparatus and supplies, \$2500; 2 buildings, owned by department, value, \$1300; membership of department, 40, all volunteers; total expense in 1882, \$75; alarm bell; chief elected by department; water supply, brook and 30 cisterns.

**Springville**, Erie Co., population, 1227; area, 640 acres; fire limit, 10 acres; frame buildings, two and three stories; wooden roofs; fire department consists of 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 500 feet rubber hose, in good condition; value of apparatus and supplies, \$1500; annual rent for buildings, \$75; membership of department, 80, all volunteers; total expense in 1882, \$250; bell alarm; chief elected by members of department; water supply, pond and creeks.

**Stamford**, Delaware Co., population, 1638; 1 hand engine; 1 hose carriage; 400 feet cotton hose, in poor condition; 300 feet leather, good; water supply, creek; volunteer fire department, 60 men.

**Stapleton**, Richmond Co., population, 4016; 1 steam engine, 4 hand engines; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose, in good condition; water supply, bay and 1 cistern; volunteer fire department, 350 men; 2 horses.

**St. Johnsville**, Montgomery Co., population, 1072; 1 hand engine; 2 hook and ladder trucks; 1 hose carriage; 600 feet leather hose, in good condition; water supply, 8 cisterns; volunteer fire department, 80 men.

**Stockbridge**, Madison Co., population, 2023; no fire protection.

**Stuyvesant**, Columbia Co., population, 2097; no fire protection.

**Suspension Bridge**, Niagara Co., population, 2476; area 650 acres; fire limit, 600 acres; fire wardens investigate causes of fires; mercantile buildings, brick and stone, three stories in height, wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 300 feet cotton hose; 1100 feet leather hose in good condition; value of apparatus and supplies, \$3100; one building owned by department, value, \$1000; membership of department, 85, all volunteer; cost of maintaining department in 1882, \$175; bell alarm; chief elected by village; water supply, Holly system, direct pumping; 7 miles street mains and supply pipes; diameter of largest, 14 inches, smallest, 4 inches; 33 hydrants (double); hydrant pressure, 125 pounds; cost of maintaining water department in 1882, \$4595.

**Syracuse**, Onondaga Co., population, 51,792; area, 6000 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, height, three to five stories; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 4 steam engines, 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 5000 feet cotton hose in good condition; 4100 feet leather, poor; 18 horses; membership of department, 38, full paid; cost of maintaining department in 1882, \$35,900; telephone and Gamewell fire alarm, 42 street boxes; chief elected by Board of commissioners; water works; 5 reservoirs, supplied from springs

## NEW YORK.—Continued.

and pumps; capacity, 266,000,000 gallons daily; 45 miles street mains; diameter of largest, 30 inches; smallest, 4 inches; number of hydrants 300; water pressure, 45 pounds; cost of maintaining water department in 1882, \$26,000.

**Tarrytown**, Westchester Co., population, 3025; mercantile buildings, brick and wood, three stories in height; shingle roofs permitted; dwellings, wood, three stories; fire department consists of 1 hook and ladder truck, 3 hose carriages; 1500 feet cotton hose; in good condition; 200 poor; value of apparatus and supplies, \$5000; three buildings in use by department; annual rent, \$1100; value \$5000; membership of department, 85, all volunteer; cost of maintaining department in 1882, \$1000; bell alarm; chief elected by department; water supply, 1 reservoir, supplied by pumping from well; capacity, 200,000 gallons daily; 3 miles street mains; diameter of largest, 10 inches, smallest, 4 inches; 24 hydrants; water pressure, 128 pounds; cost of maintaining water department in 1881, \$1800.

**Ticonderoga**, Essex Co., population, 3304; area, 640 acres; fire limit, 100 acres; mercantile buildings brick, height two to four stories, metal roofs; dwellings frame, 1½ and two stories; fire department consists of 3 hose carriages; Siamese couplings used; number feet serviceable hose, 300 cotton, 450 linen, rubber lined, 450 leather, rubber lined; value of department apparatus, \$900; one building owned by department, value, \$1000; membership of department, 28, all volunteer; bell alarm; water works, 1 reservoir, 3¼ miles street mains and supply pipes; diameter of largest, 8 inches, smallest, 2½ inches; number of hydrants, 12; pressure, 100 pounds.

**Tompkinsville**, Richmond Co., population, 1210. See Stapleton.

**Tonawanda**, Erie Co., population, 3864; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories; wooden roofs permitted; dwellings frame and brick, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 500 feet linen hose in good condition, 2400 feet leather, good, 400 feet leather, poor; value of department apparatus, \$5500; three buildings owned by department, value \$400, membership of department, 128; total expense in 1882, \$1500; bell alarm; chief elected by company; water supply, canal.

**Tottenville**, Richmond Co., population, 1247; no fire protection.

**Troy**, Rensselaer Co., population, 56,747; area, 3388 acres; fire limit, 530 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, two to six stories; dwellings, brick and frame, two to three stories; fire department consists of 9 steam engines, 12 chemical hand extinguishers, 1 hook and ladder truck, 8 hose carriages; Siamese couplings used; 800 feet rubber hose in good condition, 200 poor; 5000 feet cotton, in good condition, 400 poor, 7650 feet leather, good, 2000 poor; 23 horses; value of department apparatus and supplies, \$75,000; ten buildings owned by department, value, \$60,000, one rented at \$120 per year; membership of department, 416; full paid members, 28; cost of maintaining department in 1882, \$55,810; telegraph alarm, 63 street boxes; chief elected by fire commissioners and confirmed by common council; water supply, reservoirs, supplied by pumping from Hudson river, and gravity from streams; 45 miles street mains and supply pipes; diameter of largest, 30 inches, smallest, 3 inches; 456 hydrants, water pressure, 20 to 80 pounds; cost of maintaining water department in 1882, \$74,865.

**Trumansburgh**, Tompkins Co., population, 1376; 1 chemical engine; 1 hand engine; 1 hose carriage; 200 feet rubber hose in good condition; 200 feet cotton, good; 50 feet leather, good; water

supply, creek; 2 cisterns; volunteer fire department, 55 men.

**Unadilla**, Otsego Co., population, 2523; area, 1000 acres; brick and wood buildings; no fire department; 200 feet cotton hose, new; water supply, water-works, gravity pressure; 1 reservoir supplied by springs; capacity, 3000 gallons daily; wells; river; 1 mile of street mains; diameter of largest, 6 inches; smallest, 4 inches; 3 hydrants; water pressure, 66 pounds.

**Union**, Broome Co., population, 737; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, frame, two to three stories in height; shingle roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 100 feet cotton hose in good condition; 400 feet leather, good; 1 building owned by department, value, \$1000; membership of department, 85, all volunteers; bell alarm; chief appointed by trustees; water supply, 3 cisterns, supplied from well.

**Union Springs**, Cayuga Co., population, 1210; 1 chemical engine; 1 hook and ladder truck; 6 chemical extinguishers; water supply, lake, wells and cisterns; volunteer fire department, 60 men.

**Valatie**, Columbia Co., population, 1775; 3 hand engines; 1 hook and ladder truck; 2 hose carriages; 700 feet rubber hose in good condition; 500 feet cotton, good; water supply, 3 cisterns; 12 hydrants; volunteer fire department, 75 men.

**Verona**, Oneida Co., population, 5827; no fire protection.

**Verplanck**, Westchester Co., population, 1337; no fire protection.

**Vestal**, Broome Co., population, 2184; no fire protection.

**Vienna**, Oneida Co., population, 2834; no fire protection.

**Walden**, Orange Co., population, 1804; area, 1053 acres; fire limit, same; mercantile buildings, brick, two and three stories in height, wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 steam engine; 1 hand engine; 1 hose carriage; Siamese couplings used; 1300 feet rubber hose in good condition; 200 poor; 100 feet leather, poor; value of apparatus and supplies, \$5000; 1 building owned by department, value, \$5000; membership of department, 50, all volunteers; total expense in 1882, \$100; bell alarm; chief elected by members of department; water supply, stream.

**Walton**, Delaware Co., population, 1389; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings wood, two stories in height; shingle roofs; dwellings wood, two stories; fire department consists of one hand engine, 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 600 feet leather hose in good condition; 200 poor; one building in use by department; annual rent, \$50; value, \$1000; membership of department, 90, all volunteer; bell and whistle alarm; chief elected by members of department; water supply, 1 reservoir, supplied by brook and springs; gravity pressure; 5 miles street mains and supply pipes; diameter of largest, 8 inches; smallest, 4 inches; 25 hydrants; water pressure, 90 pounds.

**Wappinger Falls**, Dutchess Co., population, 4961; 1 steam engine; 1 hand engine; 2 hose carriages; 2000 feet rubber and leather hose in good condition; 500 feet poor; water works, gravity pressure; 1 reservoir; 8 hydrants; volunteer fire department, 63 men; 2 horses.

**Warren**, Herkimer Co., population, 1430; no fire protection.

**Warrensburgh**, Warren Co., population, 1725; 3 chemical extinguishers; water supply, wells; gravity pressure, ¾ mile of mains and supply pipes.

**Warsaw, Wyoming Co.,** population, 1910; area, 640 acres; fire limit 200 acres; mercantile buildings brick, three stories in height; dwellings wood, two stories; fire department consists of 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet cotton hose, good condition; 500 feet leather, poor; 1 building owned by department, value \$2000; membership of department, 65, all volunteer; bell alarm; chief elected by board of trustees; water supply, 2 reservoirs, supplied by springs and brooks; gravity system.

**Warwick, Orange Co.,** population, 1043; mercantile buildings, brick; height three stories; shingle or other wooden roofs permitted; dwellings wood, two and three stories; fire department consists of one hose carriage; Siamese couplings used; 400 feet leather hose in good condition; 300 feet cotton in poor condition; value of apparatus and supplies, \$100; two rooms in use by department; annual rent, \$125; membership of department, 40, all volunteer; cost of maintaining department in 1882, \$225; chief elected by members of department; water supply, reservoir, supplied by steam; gravity system; 4 miles of street mains; diameter of largest, 12 inches; smallest, 4 inches; 29 hydrants; cost of maintaining water department in 1882, \$700.

**Washington, Dutchess Co.,** population, 2797; no fire protection.

**Waterford, Saratoga Co.,** population, 1822; area, 60 acres; ordinance regulating sale and use of fire-works; none for investigating causes of fires; mercantile buildings brick, three stories; wooden roofs permitted; dwellings wood, two stories; fire department consists of 2 steam engines, 2 hose carriages; 1200 feet rubber hose in good condition; 300 poor; 300 feet leather hose, good condition; 300 poor; one building used by department; membership of department, 60, two paid; bell alarm; chief elected by company; appointed by trustees; water supply, hydrants, canal and river;  $\frac{1}{4}$  mile of street mains; 7 hydrants; hydrant pressure slight.

**Waterloo, Seneca Co.,** population, 3893; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 1700 feet rubber hose in good condition; 500 feet poor; 400 feet leather hose, poor; water supply, river and 12 cisterns; volunteer fire department, 170 men.

**Watertown, Jefferson Co.,** population, 10,697; area, 10,240 acres; fire limit, 2500 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, five and six stories; slate and tin roofs; dwellings, frame and brick, two and three stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages, Siamese couplings used; 2500 feet cotton hose, good condition; 2000 poor; 4 horses in use; value of department apparatus and supplies, \$10,000; 2 buildings owned by department; 1 by city, value, \$14,000; two rented by city, annual rent, \$700; value \$9000; membership of department, 130, all volunteers; cost of maintaining department in 1882, \$1550; gong and bell alarm; chief elected by department; water supply, reservoir, supplied by pump; capacity, 3,500,000 gallons daily; 15 miles street mains; diameter of largest, 16 inches; smallest, 3 inches; 112 hydrants; pressure, 65 pounds; cost of maintaining water department in 1882, \$12,000.

**Waterville, Oneida Co.,** population, 1700; buildings, wood and brick, from two and one-half to four stories in height; wooden roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 2 hose carriages; 1000 feet leather hose, good condition; 250 poor; value of department apparatus and supplies, \$6500; 1 building owned by department, value, \$4000; membership of department, 60, 3 paid; total expense in 1882, \$400; bell alarm; chief elected by the companies; water supply, cisterns.

**Watkins, Schuyler Co.,** population, 2716; 2 hand engines, 1 hook and ladder truck, 3 hose carriages; 300 feet rubber hose in good condition; 300 feet poor; 500 feet leather, good; 100 feet poor; water supply, lake, driven wells, and 7 cisterns; volunteer fire department, 100 men.

**Waverly, Tioga Co.,** population, 2767; area, 640 acres; mercantile buildings, brick, two and three stories in height; dwellings, wood and brick, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1500 feet cotton hose in good condition; 1000 poor; 1 building in use by department; membership of department, 125, all volunteers; bell alarm; chief appointed by trustees; water-works, gravity pressure; 1 reservoir; 5 miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 22 hydrants; water pressure, 90 pounds.

**Wayland, Steuben Co.,** population, 605; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, frame, height, two stories; wooden roofs permitted; dwellings, frame, one and one-half and two stories; fire department consists of 3 chemical hand extinguishers, 1 hook and ladder truck; value of department buildings, \$500; membership of department, 30, all volunteers; bell alarm; water supply, wells.

**Webster, Monroe Co.,** population, 2950; no fire protection.

**Weedsport, Cayuga Co.,** population, 1411; area, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 900 feet rubber hose, 500 feet cotton hose, in good condition; value of apparatus and supplies, \$5000; membership of department, 70, 2 paid; total expense in 1882, \$100; bell alarm; chief elected by members of department; water supply, canal and creek.

**Wellsville, Allegany Co.,** population, 2049; 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 800 feet cotton hose in good condition; 1000 feet linen, good; 100 feet poor; water supply, river; 5 cisterns, 800 barrels capacity; volunteer fire department, 150 men.

**Westfield, Chautauqua Co.,** population, 1924; area, 800 acres; fire limit, 480 acres; ordinance regulating sale and use of fire-works; fire wardens investigate causes of fires; frame buildings, two and three stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 5 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 400 feet rubber hose, 150 feet leather, good condition; value of apparatus and supplies, \$2000; 1 building owned by department, value, \$3000; membership of department, 100, all volunteers; total expense in 1882, \$150; bell alarm; chief elected by department; water supply, reservoirs, gravity system;  $1\frac{1}{4}$  miles street mains; diameter of largest, 6 inches; smallest, 4 inches; 12 hydrants; water pressure, 15 pounds.

**Westmoreland, Oneida Co.,** population, 2744; no fire protection.

**Westport, Essex Co.,** population, 1737; no fire protection.

**West Troy, Albany Co.,** population, 8820; area, 856 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood; height, two stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 3 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages, 1000 feet rubber hose, in good condition; 600, poor; 1950 feet cotton, good; 500 feet leather hose, in good condition; 350, poor; 2 horses; value of apparatus and



## NEW YORK.—Continued.

supplies, \$19,150; 4 buildings, owned by department, value, \$21,200; one rented at \$120 per year; membership of department, 195; full paid members, 4; part paid, 3; cost of maintaining department in 1882, \$5440; bell and telegraph alarm; chief appointed by fire commissioners; water supply, reservoir, canal and river; diameter of largest street main, 30 inches; smallest, 4 inches; 100 hydrants, pressure, 70 pounds; cost of maintaining water department in 1882, \$10,000.

**Whitehall**, Washington Co., population, 4270; fire limit, 3840 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, frame and brick, two and two and a half stories; fire department consists of 2 steam engines, 2 hand engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 3000 feet rubber hose, good condition; 350, poor; 450 feet cotton, good; value of department apparatus and supplies, \$14,000; three buildings, owned by department, value, \$6000; membership of department, 161; two paid; total expense in 1882, \$1200; bell alarm; chief appointed by board of trustees; water supply, creek, canal and lake; water-works to be built this year.

**White Plains**, Westchester Co., population, 2381; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; water supply, 1 cistern.

**Whitestone**, Queens Co., population, 2520; fire department consists of 1 hook and ladder truck; membership of department, 50; value of apparatus, \$1500.

**Whitestown**, Oneida Co., population, 4498; ordinance regulating sale and use of fire-works; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 1 hose carriage; Siamese couplings used; 500 feet rubber hose, good condition; 500 feet linen hose, good; 20, poor; 500 feet leather, good; 200, poor; value of apparatus and supplies, \$6000; 1 building, owned by department, value \$1500; membership of department, 38, all volunteers; total expense in 1882, \$600; bell alarm; chief elected by village trustees; water supply, canal.

**Whitney's Point**, Broome Co., population, 818; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hose carriage, 500 feet rubber hose, in good condition; 300, poor; value of department apparatus and supplies, \$800; annual rent of buildings, \$75; value, \$20,000; membership of de-

partment, 75, all volunteers; total expense in 1882, \$250; bell and whistle alarm; chief elected by members of department; water supply, river and wells.

**Williamson**, Wayne Co., population, 2745; no fire protection.

**Williamstown**, Oswego Co., population, 1820; water supply, creek; no fire protection.

**Williamsville**, Erie Co., population, 880; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; buildings, frame, one and a half to three stories in height; shingle roofs; fire department consists of one hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 500 feet linen hose, in good condition; 100 feet leather hose, good; 400, poor; value of department apparatus and supplies, \$2000; membership of department, 60; all volunteers; total expense in 1882, \$25; bell alarm; chief appointed by board of trustees; water supply, 2 reservoirs, supplied from creek; capacity, 750 barrels daily.

**Windham**, Greene Co., population, 1461; buildings, frame; height, two stories; wooden roofs permitted; no fire department; 3 hand engines; Siamese couplings used; 450 feet leather hose, in good condition; 200, poor; value of department apparatus, \$800; one building, owned by department, value, \$50; water supply, creeks and wells.

**Wolcott**, Wayne Co., population, 3731; no fire protection.

**Worcester**, Otsego Co., population, 2515; no fire protection.

**Yonkers**, Westchester Co., population, 18,892; area, 10,240 acres; fire limit, 5120 acres; ordinance regulating sale and use of fire-works and for investigating causes of fires; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, wood, two and three stories; fire department consists of 2 hand engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; 2800 feet rubber hose in good condition, 800 poor; 800 feet cotton hose, good, 650 feet poor; value of apparatus and supplies, \$10,000; 6 buildings owned by department, value, \$15,000; 3 buildings rented at \$150 a year each; membership of department, 260, all volunteers; cost of maintaining department, in 1882, \$2750; bell alarm; chief elected by members of department; water supply, 2 reservoirs, direct pumping and gravity; 10 miles street mains; diameter of largest, 24 inches; smallest, 4 inches; 268 hydrants; water pressure, 130 pounds; cost of maintaining water department in 1882, \$9000.

**York**, Livingston Co., population, 2482; no fire protection.

## NORTH CAROLINA.

**Ansonville**, Anson Co., population, 2364; no fire protection.

**Asheville**, Buncombe Co., population, 2616; no fire protection.

**Beaufort**, Carteret Co., population, 2009; no fire protection.

**Charlotte**, Mecklenburg Co., population, 7094; area, 1000 acres; fire limit 16 blocks; sale and use of fire-works prohibited; causes of fires investigated; mercantile buildings, brick, two to four stories in height; dwellings, wood, two stories; fire department consists of 2 steam engines; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition; 500 poor; 4 horses; value of apparatus and supplies, \$35,000; value of department buildings, \$15,000; annual rent, \$500; membership of department, 450; 4 full paid; cost of maintaining department in 1882, \$3000; bell alarm, chief elected by department; water-works, direct pumping into stand pipe; 4 miles of street mains and supply pipes; diam-

eter of largest, 12 inches; smallest, 4 inches; 50 hydrants; cost of maintaining water department in 1882, \$2500.

**Durham**, Orange Co., population, 3014; area, 645 acres; fire limit, 100 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories, wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 chemical engine; 1 hook and ladder truck; value of apparatus and supplies, \$3000; membership of department, 60, all volunteers; total expense in 1882, \$200; bell alarm; chief elected by town commissioners; water supply, wells.

**Dutchville**, Granville Co., population, 2300; no fire protection.

**Edenton**, Chowan Co., population, 1382; 1 hand engine; 1 hose carriage; 300 feet leather hose in poor condition; water supply, Albermarle sound and wells; volunteer department, 30 men.

**Elizabethtown**, Bladen Co., population, 2267; no fire protection.

**Farmington**, Davie Co., population, 2537; no fire protection.

**Goldsborough**, Wayne Co., population, 3286, no fire protection.

**Harrellsville**, Hertford Co., population, 2233; no fire protection.

**Kingston**, Lenoir Co., population, 1216; 1 chemical engine; 1 hook and ladder truck; 200 feet rubber hose in good condition; water supply, wells; volunteer fire department, 40 men.

**Lake Landing**, Hyde Co., population, 3034; no fire protection.

**Laurel Hill**, Richmond Co., population, 2487; no fire protection.

**Lincolnton**, Lincoln Co., population, 708; 1 hand engine; 50 feet rubber hose in good condition; water supply, wells; volunteer fire department, 50 men.

**Murphy**, Cherokee Co., population, 2233; no fire protection.

**New Berne**, Craven Co., population, 6443; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hand engine, 2 hook and ladder trucks, 5 hose carriages; Siamese couplings used; 1900 feet rubber hose in good condition, 500 poor; 500 feet cotton hose, good; 6 horses; value of apparatus and supplies, \$15,000; 4 buildings in use by department, value, \$2500; membership of department, 100; 4 full paid; total expense in 1882, \$4000; bell and telephone alarm; chief elected by board of officers of department; water supply, river and wells.

**Oak Hill**, Granville Co., population, 2341; no fire protection.

**Oxford**, Granville Co., population, 1349; 1 hook and ladder truck; water supply, wells; volunteer fire department, 40 men.

**Pelham**, Caswell Co., population 2113; no fire protection.

**Raleigh**, Wake Co., population 9265; area, 1440 acres; fire limit same; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, height, two to four stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 2 hand engines, 2 chemical engines, 2 hook and ladder trucks, 4 hose carriages; 1500 feet rubber hose in good condition, 200 poor; 200 feet cotton, good; 2 horses; value of department apparatus and supplies, \$7000; buildings owned by city; membership of department, 300; all volunteers; total expense in 1882, \$1400; bell alarm; chief elected by city council; water supply, 12 cisterns.

**Salem**, Forsyth Co., population, 1340; ordinance regulating sale and use of fireworks; causes of fires

investigated; mercantile buildings, brick and wood, one to four stories in height; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 2 hand engines, 2 hose carriages; quantity of serviceable hose, 500 feet rubber, 500 cotton, 50 leather; membership of department, 40; bell alarm; chief elected by company; water supply, 1 reservoir, supplied from street mains; capacity, 100,000 gallons daily; 3 cisterns supplied by pumps; diameter of largest main, 6 inches; smallest, 2 inches; number of hydrants, 24.

**Salisbury**, Rowan Co., population, 2723; area, 640 acres; fire limit same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck; value of apparatus and supplies, \$5000; 1 building in use by department, annual rent, \$100; value, \$1000; membership of department, 100, all volunteers; water supply, wells.

**South Mills**, Camden Co., population, 2433; no fire protection.

**Tarborough**, Edcombe Co., population, 1600; 1 hand engine; 1 chemical engine; 6 chemical extinguishers; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in good condition; water supply, wells; volunteer fire department, 175 men.

**Washington**, Beaufort Co., population, 2462; 2 hand engines, 1 hook and ladder truck; 3 hose carriages; 2000 feet leather hose in good condition; water supply, river; volunteer fire department, 175 men.

**Whiteville**, Columbus Co., population, 2670; no fire protection.

**Wilmington**, North Hanover Co., population, 17,350; area, 2315 acres; fire limit, 276; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height, dwellings, brick, two stories; fire department consists of 3 steam engines, 1 hand engine, 2 hook and ladder trucks, 6 hose carriages; Siamese couplings used; 4000 feet linen hose in good condition, 1000 poor; 10 horses; value of apparatus and supplies, \$20,000; 7 buildings owned by department, value \$5000; membership of department, 250; full paid members, 6; cost of maintaining department in 1882, \$9000; telephone and electric alarm; chief elected by board of aldermen; water supply, direct pumping and stand pipe system combined; 20 cisterns supplied from pumps and hydrants, capacity, 240,000 gallons daily; 12 1/4 miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 105 hydrants; water pressure, 80 to 100 pounds; cost of maintaining water department in 1882, \$6750.

## OHIO.

**Ada**, Hardin Co., population, 1760; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; 650 feet rubber hose in good condition, 650 feet poor; water supply, 6 cisterns; volunteer fire department, 120 men.

**Akron**, Summit Co., population, 16,512; area, 3200 acres; fire limit, 44 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone; height, three stories; wooden roofs permitted; dwellings, frame, one and a half stories; fire department consists of 3 steam engines, 1 hook and ladder truck, 4 hose carriages; 1900 feet rubber hose in good condition, 650 poor; 900 feet linen, good; 7 horses; value of department apparatus, \$15,000; 2 buildings owned by department, value, \$12,000; membership of department, 43; 7 full paid, 36 part paid; cost of maintaining department in 1882, \$16,673; telegraph alarm, 40 street boxes; chief appointed by mayor; water supply, 1 reser-

voir, supplied by pumps; 15 cisterns, supplied from water-works mains; capacity, 418,000 gallons; 20 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 161 hydrants; pressure, 20 to 85 pounds; water department owned by private company.

**Alliance**, Stark Co., population, 4636; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition, 1000 feet poor; water supply, 8 cisterns; 3 men paid full time; 147 volunteers; 2 horses.

**Amherst**, Lorain Co., population, 3259; 1 hand engine; 1 hose carriage; 800 feet rubber and leather hose in good condition; water supply, 6 cisterns; volunteer fire department, 60 men.

**Ashland**, Ashland Co., population, 3004; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in

## OHIO.—Continued.

poor condition; 500 feet leather hose, poor; water supply, 12 cisterns; volunteer fire department, 42 men.

**Ashtabula, Ashtabula Co.,** population, 4445; area, 3840 acres; fire limit, same; mercantile buildings, wood and brick, two and three stories in height, shingle and tin roofs; dwellings, wood and brick, two stories; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 6 hose carriages; 600 feet rubber hose in good condition, 300 poor; 1500 feet cotton hose, good, 400 poor; 200 feet leather hose, poor; 2 horses; value of apparatus and supplies, \$15,000; 5 buildings owned by department, value, \$4000; membership of department, 62; 1 member full paid, 2 part paid; total expense in 1882, \$7500; bell alarm; chief recommended by mayor and confirmed by council; water supply, 37 cisterns, supplied from creek; capacity, 1600 gallons.

**Athens, Athens Co.,** population, 2457; no fire protection.

**Austintown, Mahoning Co.,** population, 2502; no fire protection.

**Barnesville, Belmont Co.,** population, 2435; area, 640 acres; fire limit, 160 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two stories high; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 2 chemical hand extinguishers (private), 1 hook and ladder truck, 1 hose carriage; 800 feet rubber hose in good condition, 200 poor; value of apparatus and supplies, \$2000; 1 room in town building in use by department; value of building, \$10,000; membership of department, 100, all volunteers; total expense in 1882, \$25; bell alarm; chief elected by city council; water supply, 14 cisterns, supplied from roofs of buildings; capacity, 9300 gallons per day.

**Bellaire, Belmont Co.,** population, 8025; sale and use of fire-works and firecrackers prohibited; causes of fires investigated; mercantile buildings, brick; height, two and three stories; wooden roofs permitted, dwellings, brick and frame, two stories; fire department consists of 1 hook and ladder truck, 4 hose carriages; 2000 feet rubber hose in good condition, 18,000 poor; value of department apparatus and supplies, \$28,000; 4 buildings owned by department, value, \$2000; membership of department, 134; volunteer members, 120; cost of maintaining department in 1882, \$23,000; bell alarm; chief elected by wardens; water supply, reservoir, supplied by pumping from Ohio river; capacity, 700,000 gallons per day; number of miles street mains, 15; diameter of largest pipe, 12 inches; of smallest, 6 inches; number of hydrants, 259; hydrant pressure, 178 pounds; cost of maintaining water department in 1882, \$29,000.

**Bellefontaine, Logan Co.,** population, 3998; 1 steam engine; 1 hand engine; 2 hook and ladder trucks; 3 hose carriages; 1750 feet rubber hose in good condition; water supply, 9 cisterns; 4 men paid full time; 5 men part; 39 volunteers; 3 horses.

**Bellevue, Huron Co.,** population, 2169; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; water-works, gravity and direct pressure; 1 reservoir; 5 cisterns; 11,000 feet mains; 14 hydrants; volunteer fire department, 60 men.

**Berea, Cuyahoga Co.,** population, 1682, ordinance regulating sale and use of fire-works; mercantile buildings, brick, frame and stone, height, two and three stories; shingle roofs permitted; fire department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 100 feet rubber hose in good condition; value of department apparatus, \$800; value of buildings belonging to department, \$5000; membership of department, 25, all volunteer; total expense in 1882, \$50; bell alarm; water supply, river and tank.

**Bridgeport, Belmont Co.,** population, 2395; no fire protection.

**Black River, Lorain Co.,** population, 2000; no fire protection.

**Brooklyn, Cuyahoga Co.,** population, 1295; ordinance providing for investigating causes of fires, fire department consists of 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$700; membership of department, 20, all volunteers; bell alarm; chief elected by members of department; water supply, wells and cisterns.

**Bryan, Williams Co.,** population, 2952; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose in good condition; 700 feet poor; water supply, 1 reservoir, 20 cisterns; 2 men paid full time; 48 volunteers; 2 horses.

**Bucyrus, Crawford Co.,** population, 3835; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1800 feet rubber hose in good condition; water-works, Holly system; river, 18 cisterns; 3 men paid full time; 122 men part.

**Cadiz, Harrison Co.,** population, 1817; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1800 feet rubber hose in good condition; 300 feet poor; water supply, 1 reservoir, 7 cisterns, 15,000 gallons capacity; 3 men paid part time; 57 volunteers.

**Cambridge, Guernsey Co.,** population, 2883; area, 10,240 acres; fire limit, 2560 acres; sale and use of fire-works and fire crackers prohibited; mercantile buildings, brick, one and two stories; wooden roofs permitted; dwellings, frame and brick, one story; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1200 feet cotton hose, in good condition; 1500 feet rubber, poor; value of department apparatus and supplies, \$8000; membership of department, 100, 1 paid; total expense in 1882, \$12; bell alarm; chief elected by department; water supply, 9 cisterns, supplied by creek and steamer; capacity, 100 to 1500 bbls. daily.

**Canal Dover, Tuscarawas Co.,** population, 2208; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 800 feet poor, water supply, canal, mill-race, 6 cisterns; 99 volunteers.

**Canal Fulton, Stark Co.,** population, 1196; area, 600 acres; fire limit, 300 acres; mercantile buildings brick and wood, two and three stories in height; wooden roofs permitted; dwellings brick and wood, one and two stories; fire department consists of 1 steam engine, 2 hose carriages; Siamese couplings used; 600 feet rubber hose, 400 feet cotton hose, in good condition; value of apparatus and supplies, \$5000; one building in use by department, value \$800; membership of department, 40, three paid; total expense in 1882, \$300; bell alarm; chief elected by town council; water supply, canal and river; 3 cisterns; capacity, 20,000 gallons daily.

**Canton, Stark Co.,** population, 12,258; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 8 hose carriages; 5000 feet rubber hose in good condition; 1000 feet poor; water-works, Holly system and direct pressure; 6 cisterns; 25 miles of mains and supply pipes; 150 hydrants; 2 men paid full time; 248 men part; 3 horses.

**Carey, Wyandot Co.,** population, 1148; no fire protection.

**Chagrin Falls, Cuyahoga Co.,** population, 1221; 1 hook and ladder truck; 1 hose carriage; 1 force pump; 2000 feet rubber hose in good condition; volunteer fire department, 20 men.

**Cheshire, Gallia Co.,** population, 2030; no fire protection.

**Chillicothe, Ross Co.,** population, 10,938; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings

brick, three and a half stories in height; shingle roofs permitted; dwellings wood and brick, two stories; fire department consists of 8 steam engines; 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2000 feet rubber hose in good condition; 2000 poor; 9 horses; value of apparatus and supplies, \$37,286; four buildings owned by department, value \$12,000; membership of department, 8, full paid; cost of maintaining department in 1882, \$6200; fire alarm telegraph and telephone; 20 street boxes; chief elected by city council; water supply, 1 reservoir, supplied from well; capacity, 3,500,000 gallons daily; direct pumping and gravity; 15 hydrants; 16 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; water pressure, 92 pounds.

**Cincinnati**, Hamilton Co., population, 255,139; area 17,280 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, stone and wood, height, one to three stories; wooden roofs permitted; dwellings, brick and wood, two and a half and three stories; fire department consists of 20 steam engines, 1 chemical engine, 12 chemical hand extinguishers, 6 hook and ladder trucks, 40 hose carriages; Siamese couplings used; 30,000 feet hose, with 5000 for reserve; 103 horses; value of department apparatus and supplies, \$325,000; 25 buildings owned by department; value, \$300,000; membership of department, 175; full paid members, 170; part paid, 5; cost of maintaining department in 1882, \$208,648; fire alarm telegraph, 280 street boxes; chief elected by board fire commissioners and appointed by mayor; water supply, pumping system; 3 reservoirs and 3 tanks; supplied by pumping from the Ohio River; capacity 32,000,000 gallons daily; 300 cisterns, supplied from reservoirs; 190 miles street mains; diameter of largest, 40 inches, smallest, 4 inches; 950 hydrants; water pressure, 45 pounds; cost of maintaining water department in 1882, \$217,529.

**Circleville**, Pickaway Co., population, 6046; area, 640 acres; fire limit 300 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, wood and brick, one to two stories; fire department consists of 2 steam engines, 2 hand engines, 5 hose carriages; 1000 feet rubber hose in good condition; 1000 poor; 100 feet cotton hose, good; 4 horses; value of apparatus and supplies, \$15,000; one building owned by department, value \$10,000; membership of department, 6; full paid; total expense in 1882, \$4100; telephone alarm, 10 street boxes; chief appointed by mayor; water supply, 32 cisterns; capacity 5000 gallons per day.

**Cleveland**, Cuyahoga Co., population, 160,149; area, 18,880 acres; fire limit, 1280 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and stone, four stories in height; dwellings, wood, brick and stone, two stories; fire department consists of 15 steam engines, 2 chemical engines, 12 chemical hand extinguishers, 5 hook and ladder trucks, 14 hose carriages; Siamese couplings used; 12,000 feet rubber hose, 7000 feet cotton hose in good condition, 4000 feet rubber, poor; 73 horses; value of apparatus and supplies, \$188,000; value of department buildings and lots, \$212,000; membership of department, 170; full paid; expense of maintaining department in 1882, \$160,795; fire alarm, telegraph and telephone; 180 street boxes; chief elected by board of fire commissioners; water supply, 1 reservoir, supplied by engine from Lake Erie; capacity, 15,000,000 gallons daily; 150 cisterns; direct pumping and gravity; 130 miles street mains; diameter of largest, 30 inches, smallest, 4 inches; 1300 hydrants; water pressure at hydrants, 12 to 70 pounds; cost of maintaining water department in 1882, \$279,809.

**Clyde**, Sandusky Co., population, 2380; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated;

mercantile buildings, brick, three stories in height, shingle roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 steam engine; 1 hand engine; 1 chemical hand extinguisher; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1000 feet rubber hose; 1000 feet cotton hose in good condition; value of apparatus and supplies, \$7300; value of buildings used by department, \$4500; membership of department, 60; 8 paid part time; cost of maintaining department in 1882, \$1101; bell alarm; chief elected by company and confirmed by council; water supply, 9 cisterns, supplied from buildings, capacity, 167,000 gallons; cost of maintaining water department in 1882, \$810.

**Columbia**, Hamilton Co., population, 4032; no fire protection.

**Columbus**, Franklin Co., population, 51,647; area, 7680 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, four stories in height, wooden roofs permitted; dwellings brick, two stories; fire department consists of 2 steam engines; 2 chemical engines; 2 chemical hand extinguishers; 2 hook and ladder trucks; 6 hose carriages; 8000 feet rubber hose in good condition; 19 horses; value of apparatus and supplies, \$25,000; value of buildings in use by department, \$80,000; membership of department, 35, full paid; cost of maintaining department in 1882, \$33,537; telegraph alarm, 53 street boxes; chief appointed by mayor and confirmed by council; water supply, direct pumping and Holly system; 45 miles street mains; diameter of largest, 24 inches; smallest, 4 inches; 433 hydrants, pressure, 40 pounds; cost of maintaining water department in 1882, \$24,959.

**Conneaut**, Ashtabula Co., population, 1256; mercantile buildings, brick and wood, three stories in height, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine; 5 chemical hand extinguishers; 2 hose carriages; 500 feet rubber hose in good condition; value of apparatus and supplies, \$2000; 1 building in use by department; membership of department, 40; full paid members, 15; part paid, 25; total expense in 1882, \$300; bell alarm; water supply, 20 wells.

**Coshocton**, Coshocton Co., population, 3044; no fire protection.

**Covington**, Miami Co., population, 1458; no fire protection; water supply, 4 cisterns.

**Crestline**, Crawford Co., population, 2848; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 1400 feet rubber hose in good condition; 600 feet poor; water-works, gravity pressure; 1 reservoir, 1,000,000 gallons capacity; 10 miles of mains; 30 hydrants; volunteer fire department, 80 men.

**Cuyahoga Falls**, Summit Co., population, 2294; 2 hose carriages, water supply, pumps, 12 hydrants; 500 feet rubber hose in good condition.

**Dayton**, Montgomery Co., population, 38,678; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and stone, four stories high; wooden roofs permitted; dwellings, frame and brick, two stories; fire department consists of 3 steam engines, 1 chemical engine, 2 chemical hand extinguishers, 2 hook and ladder trucks, 7 hose carriages, 2000 feet rubber hose, 3500 feet cotton hose, in good condition; 4000 feet rubber, poor; 15 horses; value of apparatus and supplies, \$60,000; 7 buildings owned by department, value, \$47,000; membership of department, 33; full paid members, 23; part paid, 10; total expense in 1882, \$23,000; Gamewell fire alarm telegraph; 41 street boxes; chief elected by board of fire commissioners; water supply, Holly system; wells, canal, river, and 30 cisterns; 41 miles street mains and supply pipes; 328 hydrants; water pressure, 80 pounds.

## OHIO.—Continued.

**Defiance**, Defiance Co., population, 5907; area, 2720 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, two and three stories in height; wooden roofs permitted; dwellings, brick and frame, one and two stories; fire department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 2300 feet rubber hose in good condition; 1000 poor; 2 horses; number of buildings owned by department, 2, value, \$3000; rent paid at \$3 per year; membership of department, 40; full paid members, 2; part paid, 38; telephone and bell alarm; chief elected by department, appointed by council; water supply, rivers and canal.

**Delaware**, Delaware Co., population, 6894; area, 2560 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, two to three stories in height; wooden roofs permitted; dwellings, wood, brick and stone, one and one-half and two stories; fire department consists of 2 steam engines, 4 chemical engines, 2 hook and ladder trucks, 2 hose carriages; Siamese couplings used; 2000 feet cotton hose in good condition; 500 feet linen, poor; 4 horses; value of apparatus and supplies, \$50,000; value of buildings belonging to department, \$30,000; membership of department, 17; full paid members, 5; part paid, 12; total expenses in 1882, \$3500; telephone and bell alarm; chief appointed by city council; water supply, 4 reservoirs, 14 cisterns, stream and river.

**Delphos**, Allen Co., population, 3814; area, 950 acres; fire limit, same; mercantile buildings, brick and wood, height, from two to four stories; dwellings, brick and frame, two stories; fire department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 2500 feet rubber hose in good condition; value of department apparatus, \$11,000; 2 buildings owned by department, value, \$3,000; membership of department, 75, all volunteers; chief elected by city council.

**Dresden**, Muskingham Co., population, 1204; no fire protection.

**Dunkirk**, Hardin Co., population, 1311; 1 hook and ladder truck; water supply, wells; volunteer fire department, 30 men.

**East Liverpool**, Columbiana Co., population, 5568; 1 hook and ladder truck; 1 hose carriage; 1000 feet cotton hose in good condition; water-works, gravity pressure; river; 1 reservoir, 1,000,000 gallons capacity; 10 miles of mains; 20 hydrants; volunteer fire department, 40 men.

**Eaton**, Preble Co., population, 2143; area, 500 acres; fire limit, 400 acres; frame buildings, two stories in height, shingle roofs; fire department consists of 1 steam engine, 2 hand engines, 3 chemical engines, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 700 feet rubber hose in good condition, 800 poor; value of apparatus and supplies, \$6000; 1 building owned by department, value, \$7000; membership of department, 30, all volunteer; total expense in 1882, \$300; bell alarm; chief elected by council; water supply, 10 cisterns, supplied by engine from creek.

**Edgerton**, Williams Co., population, 782; 1 chemical engine; 1 hand engine; 1 hose carriage, 1 force pump; 1 hydrant; 1 cistern; 100 feet rubber hose in good condition; volunteer fire department, 28 men.

**Elmore**, Ottawa Co., population, 1044; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose, in good condition; 200 feet poor; water supply, 10 cisterns; volunteer fire department, 80 men.

**Elyria**, Laramie Co., population, 4777; area, 1575 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings,

brick; height, two and three stories; dwellings, frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 hook and ladder trucks, 5 hose carriages; 1500 feet rubber hose, good condition; 400, poor; 500 feet leather, good; 200, poor; value of department apparatus and supplies, \$8000; three buildings, owned by department, value, \$30,000; membership of department, 84, part paid; cost of maintaining department in 1882, \$7800; bell alarm; chief appointed by mayor; water supply, direct pressure; 20 reservoirs; capacity, 1,000,000 gallons daily; 20 cisterns, capacity, 500,000 gallons daily; 8 miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 4 inches; 60 hydrants; pressure, 60 pounds; cost of maintaining water department in 1882, \$5000.

**Findlay**, Hancock Co., population, 4633; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 7 hose carriages; 3300 feet rubber hose, in good condition; water supply, 16 cisterns; 8 men paid part time; 260 volunteers; 3 horses.

**Fostoria**, Seneca Co., population, 3569; area, 640 acres; causes of fires investigated; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 2 Siamese couplings used; 2500 feet rubber hose, in good condition; value of apparatus and supplies, \$10,000; 1 building in use by department, value, \$10,000; membership of department, 90, two paid; bell alarm; chief elected by council; 12 fire police appointed by council, volunteers; water supply, 14 cisterns.

**Franklin**, Warren Co., population, 2385; 4 steam engines; 1 hook and ladder truck; 2 hose carriages; 1300 feet rubber hose, in good condition; water supply, river, canal and 3 cisterns; 23 men paid part time; 22 volunteers.

**Fremont**, Sandusky Co., population, 8466; area, 2560 acres; fire limit, 20 acres; mercantile buildings, brick, three stories high; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hand engine, 3 hose carriages; Siamese couplings used; 600 feet rubber hose, in good condition; 600, poor; 1000 feet cotton hose, good; 4 horses; value of apparatus and supplies, \$6000; membership of department, 18, part paid; total expense in 1882, \$1800; bell alarm; chief appointed by city council; water supply, cisterns and river; water-works in construction.

**Galion**, Crawford Co., population, 5635; area, 2560 acres; fire limit, 640 acres; mercantile buildings, brick and wood, two stories in height; dwellings, wood, two and three stories; fire department consists of 1 steam engine, 1 hand engine, 4 hose carriages; Siamese couplings used; 1000 feet rubber hose, in good condition; 500, poor; 500 feet cotton, good; value of apparatus and supplies, \$7450; two buildings, owned by department, value, \$8000; membership of department, 70, all volunteers; bell alarm; chief elected by company and confirmed by council; water supply, 28 cisterns, filled from wells; water-works under contract.

**Gallipolis**, Galia Co., population, 4400; area, 200 acres; fire limit, 125 acres; fire wardens investigate causes of fires; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, brick and frame, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 2000 feet rubber hose, in good condition; 500, poor; 2 horses; 1 building, owned by department, value, \$1000; membership of department, 55; 1 full paid; 3 part paid; total expense in 1882, \$1500; bell alarm; chief elected by department; water supply, 20 cisterns, supplied from Ohio river; capacity, 1000 to 1500 barrels.

**Geneva**, Ashtabula Co., population, 1903; area, 800 acres; fire limit, same; mercantile buildings, brick and wood, two and three stories; shingle roofs



permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hose carriage; Siamese couplings used; 1000 feet rubber hose, in good condition; 200, poor; manufacturing shops have tanks and hose; value of department apparatus and supplies, \$6000; 1 building in use by department, owned by village, value, \$11,000; membership of department, 25, part paid members, 21; total expense in 1882, \$1000; bell alarm; chief elected by council; water supply, 6 wells; capacity, 3600 gallons daily.

**Georgetown**, Brown Co., population, 1293; no fire protection.

**Germantown**, Montgomery Co., population, 1618; area, 1250 acres; fire limit, 500 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 hand engine, 1 hose carriage; 600 feet leather hose in good condition; value of apparatus and supplies, \$2500; 1 building owned by department, value, \$1500; membership of department, 70, all volunteers; total expense in 1882, \$200; bell alarm; chief elected by company; water supply, 7 wells and 9 cisterns; cisterns supplied by pumping from wells; capacity, 84,000 gallons daily.

**Girard**, Trumbull Co., population, 1200; no fire protection.

**Glendale**, Hamilton Co., population, 1400; no fire protection.

**Grauville**, Licking Co., population, 1127; no fire protection.

**Greenfield**, Highland Co., population, 2104; water supply, wells and cisterns; no fire protection.

**Green Spring**, Seneca Co., population, 720; 1 hand engine; 4 chemical extinguishers; 2 hose carriages; 500 feet rubber hose in good condition; water supply, 4 cisterns; volunteer fire department, 29 men.

**Greenville**, Darke Co., population, 3535; 1 steam engine; 2 hose carriages; 1500 feet rubber hose in good condition, 500 feet poor; water supply, 6 cisterns, 4 wells, 200,000 gallons capacity; 2 men paid full time; 28 volunteers.

**Hamilton**, Butler Co., population, 12,122; 3 steam engines; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; 6000 feet rubber hose in fair condition; water-works, 1 reservoir; fire alarm telegraph, 22 street boxes; part paid fire department, 47 men; horses.

**Harmar**, Washington Co., population, 1572; area, 500 acres; mercantile buildings, wood and brick; height, two stories; wooden roofs permitted; dwellings, brick and wood; two stories; fire department consists of 1 steam engine, 1 hose carriage; 1500 feet rubber hose, 1000 feet leather hose, in good condition; value of apparatus and supplies, \$5500; 1 building in use by department, value, \$2000; membership of department, 25, 3 paid; total expense in 1882, \$300; bell alarm; chief elected by company and confirmed by council; water supply, 5 cisterns, supplied from river; capacity, 12,000 gallons daily.

**Harrison**, Hamilton Co., population, 1850; fire limit, 160 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick; height, two stories; wooden roofs permitted; dwellings, frame, one and two stories; fire department consists of 1 hand engine, 7 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 800 feet leather hose, good condition; value of department apparatus, \$3000; 1 building used by department, value, \$17,000; membership of department, 50, all volunteers; total expense in 1882, \$200; chief appointed by company; water supply, 9 cisterns, supplied from buildings; capacity, 15,000 gallons per day each.

**Hicksville**, Defiance Co., population, 1212; area, 1440 acres; frame buildings; no fire protection or water supply.

**Hillsboro**, Highland Co., population, 3234; area, 1000 acres; fire limit, 900 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick, three stories in height; wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 4 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; 2000 poor; 200 feet poor cotton hose; 2 horses; value of department apparatus and supplies, \$7700; 2 buildings in use by department, value \$6000, owned by city; membership of department, 28; full paid members, 3; part paid, 25; total expense in 1882, \$1600; telephone alarm; chief appointed by mayor; water supply, 29 cisterns, supplied from roofs of buildings; capacity, 29,000 gallons daily.

**Hudson**, Summit Co., population, 1817; 1 hand engine; 1 hose carriage; 300 feet rubber and leather hose in good condition; water supply, 8 cisterns; volunteer fire department, 40 men.

**Ironton**, Lawrence Co., population, 8857; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; water-works, Holly system, 2,000,000 gallons capacity; 1 reservoir; 8 miles of mains; 88 hydrants; volunteer fire department, 120 men.

**Jackson**, Jackson Co., population, 1869; 1 steam engine; 3 hose carriages; 600 feet rubber hose in good condition; 300 feet poor; 200 feet cotton, good; water supply, 12 cisterns; volunteer fire department, 15 men.

**Jefferson**, Ashtabula Co., population, 1008; ordinance providing for investigating causes of fires; mercantile buildings, brick and wood, three stories in height; shingle roofs permitted; dwellings, wood, two stories in height; fire department consists of 1 hand engine, 1 hose carriage, 6 chemical hand extinguishers; 50 feet rubber hose in good condition, 100 poor; 100 feet cotton, good; value of apparatus and supplies, \$500; one building in use by department, owned by village, value, \$16,000; membership of department, 25, all volunteer; total expense in 1882, \$25; chief elected by the company; water supply, 6 cisterns, supplied from roofs of buildings.

**Kent**, Portage Co., population, 3309; 1 steam engine; 1 chemical engine; 1 hook and ladder truck; hose carriages; 1300 feet rubber hose in good condition; water supply, river, 3 cisterns; 1 man paid part time; 89 volunteers.

**Kenton**, Hardin Co., population, 3940; area, 400 acres; fire limit, 278 acres; mercantile buildings, brick, height two to four stories; shingle roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1800 feet rubber hose in good condition; 1000 poor; value of department apparatus and supplies, \$4500; value of building owned by department, \$12,000; membership of department, 10, part paid; cost of maintaining department in 1882, \$5000; telephone alarm; chief elected by the company, appointed by the mayor; water supply, 1 reservoir, capacity, 25,000 gallons per day; Holly system; 5 miles street mains; diameter of largest, 14 inches, smallest, 8 inches; 46 hydrants; water pressure, 60 to 125 pounds; cost of maintaining water department in 1882, \$5000.

**Kingsville**, Ashtabula Co., population, 1620; no fire protection.

**Knorville**, Jefferson Co., population, 2011; no fire protection.

**Lancaster**, Fairfield Co., population, 6803; area, 2550 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, stone, wood and brick, one to three stories; wooden roofs permitted; dwellings, stone, brick and wood,

## OHIO.—Continued.

one and two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages, value of department apparatus and supplies, \$15,000; value of department buildings, \$3000; membership of department, 75, part paid; cost of maintaining department in 1882, \$2000; bell alarm; chief elected by city council; water supply, water-works, stand pipe, capacity, 150,000 gallons daily; 13 cisterns; 7 miles street mains; diameter of largest, 12 inches, smallest, 4 inches; 65 hydrants; pressure 60 pounds; cost of maintaining water department in 1882, \$3000.

**Larue**, Marion Co., population, 614; area, 640 acres; fire limit, 400 acres; causes of fires investigated; mercantile buildings, brick, height, two stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; value of department apparatus and supplies, \$3000; value of buildings belonging to department, \$800; membership of department, 80, all volunteers; total expense in 1882, \$158; bell alarm; chief elected by department and approved by council; water supply, river, tanks and cisterns; number of cisterns, 5; capacity, 25,000 gallons daily; diameter of largest main, 4 inches; 3 hydrants.

**Lebanon**, Warren Co., population, 2703; mercantile buildings, frame, two stories in height; shingle roofs; dwellings, brick and frame, two stories; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages, Siamese couplings used; quantity of serviceable hose, 500 feet rubber, 1200 cotton, 1000 leather; value of department apparatus and supplies, \$10,000; two buildings owned by department, value, \$3000; membership of department, 100, full paid members, 2, part paid, 4; bell alarm; chief appointed by council; water supply, cisterns.

**Leontia**, Columbia Co., population, 2552; no fire protection.

**Lima**, Allen Co., population, 7567, 2 steam engines; 2 hook and ladder trucks; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; 200 feet cotton, good, 500 feet leather, good; water supply, 2 cisterns; 2 men paid full time; 88 volunteers; telephone; 2 horses.

**Lockland**, Hamilton Co., population, 1884; no fire protection.

**Logan**, Hocking Co., population, 2666; 1 steam engine; 3 chemical extinguishers; 1200 feet rubber hose in good condition; water supply, canal, 4 cisterns, 2200 barrels capacity; volunteer fire department, 100 men.

**London**, Madison Co., population, 3067; area, 640 acres; fire limit, same; mercantile buildings, brick, two stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine; 1 hook and ladder truck; 1 hose carriage; Siamese couplings used; 1000 feet cotton hose in good condition; 3 horses; value of apparatus and supplies, \$6000; 1 building in use by department; membership of department, 26, 3 paid; water supply, 13 cisterns, supplied by pumps from creeks.

**Lorain**, Lorain Co., population, 1395; no fire protection.

**Manchester**, Adams Co., population, 1455; frame and brick buildings; 24 fire boxes; 1 hook and ladder truck; value of apparatus and supplies, \$150; water supply, wells and cisterns.

**Mansfield**, Richland Co., population, 9850; area, 1000 acres; fire limit, 640 acres; mercantile buildings, brick and wood, height, three stories; wooden roofs permitted; dwellings, brick, two and a half stories; fire department consists of 1 steam engine, 2 hand engines, 4 chemical hand extinguishers; 1 hook and ladder truck, 4 hose carriages; 3000 feet rubber hose, in good condition;

1000 feet leather, good, 500 poor; 2 horses; value of apparatus and supplies, \$33,800; 4 buildings owned by department, \$35,000; membership of department, 130, all volunteers; cost of maintaining department in 1882, \$1350; chief elected by city council; water supply, Holly system, 2 reservoirs, capacity, 500,000 gallons daily; 17 miles mains and pipes; diameter of largest, 14 inches; smallest, 4 inches; 113 hydrants; pressure, 60 pounds; cost of maintaining water department in 1882, \$6000.

**Marietta**, Washington Co., population, 5444; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, three stories; shingle roofs permitted; dwellings, frame, brick, and stone, two stories; fire department consists of 1 steam engine, 1 hand engine, 6 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition, 1000 poor; 2 buildings in use by department; membership of department, 120; all volunteer; telephone and bell alarm; chief appointed by mayor; water supply, 20 cisterns, filled from river by steamer.

**Marion**, Marion Co., population, 3899; area, 1440 acres; fire limit, same; causes of fires investigated; mercantile buildings, brick, two and three stories in height; wooden roofs permitted; frame dwellings, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1400 feet cotton hose, 450 feet leather hose, in good condition; 800 feet, linen, poor; 3 horses; membership of department, 65; full paid members, 2, part paid 63; bell alarm; chief elected by council; water supply, 10 cisterns, supplied from roofs of buildings.

**Martins Ferry**, Belmont Co., population, 3819; no fire protection.

**Marysville**, Union Co., population, 2061; mercantile buildings, brick, height, three stories; tin or iron roofs; frame dwellings, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1200 feet rubber hose, in good condition; 500, poor; 500 feet cotton, good; 2 horses; value of department apparatus and supplies, \$12,000; 1 building used by department, value, \$17,000; membership of department, 23; 3 full paid members, 20 part paid; cost of maintaining department in 1882, \$3500; automatic fire alarm; chief elected by council; water supply, 14 cisterns, supplied by steamer.

**Massillon**, Stark Co., population, 6836; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 5 hose carriages; 2500 feet rubber hose in good condition; water-works, 50 hydrants; volunteer fire department, 140 men.

**McConnellsville**, Morgan Co., population, 1473; no fire protection.

**Mechanicsburg**, Champaign Co., population, 1522; area 160 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height, wooden roofs permitted; dwellings, frame, 1½ and 2 stories; fire department consists of 5 chemical hand extinguishers, 1 hook and ladder truck; value of department apparatus, \$500; membership of department, 30, all volunteers; total expense in 1882, \$25; bell alarm; chief elected by members of department; water supply, cisterns; capacity, 500 gallons daily.

**Medina**, Medina Co., population, 1484; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 850 feet rubber hose in good condition; water supply, 14 cisterns; 3 men paid part time; 67 volunteers; 2 horses.

**Miamisburgh**, Montgomery Co., population, 1936; area 600 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, one and two stories in height; wooden roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages, 1000

feet rubber hose, 1000 feet leather hose, in good condition; value of apparatus and supplies \$2000; one building owned by department, value, \$2000; membership of department 80, all volunteers; total expense in 1882, \$50; chief appointed by mayor and ratified by council; water supply, canal and river.

**Middleport**, Meigs Co., population, 3032; 1 steam engine; 2 hose carriages; 1500 feet rubber hose in good condition; 800 feet poor; water supply, river and 3 cisterns.

**Middletown**, Butler Co., population, 4538; area, 1000 acres; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, frame and brick, one and two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages, 1000 feet rubber hose, 1000 feet cotton, 800 feet leather, all in good condition; value of apparatus and supplies, \$2500; value of department buildings \$5000; membership of department 15, one member full paid, 6 part paid; cost maintaining department in 1882, \$1000; bell and telephone alarm; chief appointed by council; water works, direct pumping and Holly system; 7 miles street mains, diameter of largest, 12 inches, smallest, 4 inch-s; 65 hydrants; pressure 100 pounds; cost of maintaining water department in 1882, \$1500.

**Milan**, Erie Co., population, 797; area, 310 acres; fire limit, same; mercantile buildings, brick and frame, two stories high; wooden roofs permitted; dwellings, frame, two stories; no fire department; 1 hand engine, 1 hose carriage, several private chemical hand extinguishers; 300 feet leather hose in good condition; value of building owned by department, \$200; bell alarm.

**Millersburg**, Holmes Co., population, 1814; 2 hand engines; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; 1000 feet leather, good; water supply, cisterns; volunteer fire department, 120 men.

**Minersville**, Meigs Co., population, 1316; no fire protection.

**Minerva**, Stark Co., population, 565; mercantile buildings wood, two stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hose carriage; 250 feet rubber hose, in good condition; 50, poor; 150 feet cotton hose, in good condition; value of apparatus and supplies, \$2500; one building owned by department, value, \$600; membership of department; 35, one paid; total expense in 1882, \$500; bell alarm; chief elected by company; water supply, creek and basin.

**Minister**, Auglaize Co., population, 1123; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose, in good condition; 500 feet leather, good; water supply, canal and cistern; volunteer fire department, 47 men.

**Monroeville**, Huron Co., population, 1221; area, 800 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood and brick; height, two stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1700 feet rubber hose, good condition, 400 poor; 400 feet cotton, good; value of department apparatus and supplies, \$5000; 1 building owned by department, value, \$300; membership of department, 50 all volunteers; total expense in 1882, \$300; bell alarm; chief elected by common council; water supply, 6 reservoirs, supplied from river; capacity, 5000 gallons daily; 1 hydrant and 3 wells.

**Mt. Gilead**, Morrow Co., population, 1216; 1 hand engine; 1 chemical extinguisher; 1 hose carriage; 500 feet rubber hose in good condition; 500 feet leather, poor; water supply, 15 cisterns; volunteer fire department, 50 men.

**Mt. Vernon**, Knox Co., population, 5249; area, 960 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, brick and frame, two stories; fire department consists of 1 steam engine; 2 hand engines; 1 hook and ladder truck; 7 hose carriages; quantity of serviceable hose, 1000 feet rubber, 1500 feet cotton, 1000 feet linen, 700 feet leather; value of department apparatus, \$15,000; 3 buildings owned by department; membership of department, 160; all volunteers; total expense in 1882, \$4800; bell alarm; chief elected by mayor and council; water supply, cisterns and water-works; number of miles street mains, 14; diameter of largest, 12 inches; smallest, 6 inches; 80 hydrants; pressure of water, 100 pounds.

**Morgan**, Ashtabula Co., population, 1450, no fire protection.

**Napoleon**, Henry Co., population, 3032; area, 300 acres; fire limit, 20 acres; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1500 feet rubber hose in good condition, 300 poor; value of apparatus and supplies, \$6000; 1 building owned by department, value, \$10,000; membership of department, 65, all volunteers; bell alarm; chief elected by companies and approved by council; water supply, canal and 4 cisterns; cisterns filled by engines.

**Newark**, Licking Co., population, 9600; 1 steam engine; 1 chemical engine; 2 hand engines; 1 hook and ladder truck; 3 hose carriages; water supply, canal and cisterns; good hose; part paid fire department, 6 men.

**New Bremen**, Auglaize Co., population, 1169; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 2 hand engines, 2 hose carriages; 600 feet leather hose in good condition, 200 poor; value of apparatus and supplies, \$2000; 2 buildings owned by department, value, \$3500; membership of department, 65, all volunteers; bell alarm; water supply, wells; 8 cisterns, supplied from canal.

**New Comerstown**, Tuscarawas Co., population, 926; 1 hook and ladder truck; water supply, canal; volunteer fire department, 25 men.

**New Lexington**, Perry Co., population, 1357; 1 chemical engine; 5 chemical extinguishers; 1 hook and ladder truck; 200 feet rubber hose in good condition; water supply, wells; volunteer fire department, 25 men.

**New Lisbon**, Columbiana Co., population, 2028; ordinance regulating sale and use of fire-works; mercantile buildings, wood and brick, two stories in height; wooden roofs permitted; dwellings, wood and brick; two stories; fire department consists of 2 hand engines; 1000 feet leather hose in good condition; bell alarm; water supply, reservoir, supplied by springs; 4 miles street mains; diameter of largest, 8 inches; 20 hydrants.

**New London**, Huron Co., population, 1011; water supply, wells and cisterns; no fire protection.

**New Philadelphia**, Tuscarawas Co., population, 3070; area, 600 acres; fire limit, 400 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, height, two stories; wooden roofs permitted; dwellings, frame, one and one-half and two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 500 feet rubber hose in good condition; 1000 feet cotton, good; 300 poor; value of department apparatus and supplies, \$1000; membership of department, 75; part paid; total expense in 1882, \$1,100; bell alarm; chief elected by department; water supply, 21 cisterns, supplied from buildings; capacity, 340,000 gallons daily.

## OHIO.—Continued.

**New Richmond**, Clermont Co., population, 2545; area, 720 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, height, one to four stories; wooden roofs permitted; dwellings, wood, brick, stone and iron, one and two stories; fire department consists of 2 hand engines, 2 hose carriages, 450 feet rubber hose in good condition; 200 poor; 100 feet cotton hose and 450 feet leather hose, good; 2 buildings owned by department; 1 rented at \$36 per year; membership of department, 80; part paid; total expense for 1882, \$200; bell alarm; chief appointed by common council; water supply, Ohio river and cisterns.

**Newton Falls**, Trumbull Co., population, 575; area, 700 acres; fire limit, same; ordinance regulating sale and use of fire-works; fire wardens investigate fires; mercantile buildings, wood and brick, height, two stories; wooden roofs permitted; frame dwellings, two stories; fire department consists of 1 hand engine, 1 chemical engine, 1 hose carriage, 275 feet rubber hose in good condition; 50 poor; 1 building owned by department, value, \$150; membership of department, 7; part paid; total expense in 1882, \$85; chief elected by trustees; water supply, wells and cisterns.

**Niles**, Trumbull Co., population, 3879; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; water supply, 7 cisterns; 3 men paid part time; 12 volunteers; 2 horses.

**North Amherst**, Lorain Co., population, 1542; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two stories in height; shingle roofs permitted; dwellings, wood, one and one-half stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 200 feet rubber hose in good condition; 300 poor; 700 feet leather, good; value of buildings owned by department, \$150; membership of department, 50; 2 paid; cost of maintaining department in 1882, \$300; bell alarm; chief appointed by department and approved by council; water supply, 6 reservoirs, supplied by springs; capacity, 100,000 gallons daily; gravity pressure; 3 cisterns supplied from buildings;  $\frac{1}{4}$  of a mile of street mains and supply pipes; diameter of main, 4 inches; cost of maintaining water department in 1882, \$150.

**North Fairfield**, Huron Co., population, 1359; no fire protection.

**Norwalk**, Huron Co., population, 5704; area, 3200 acres; fire limit same; ordinance providing for investigating causes of fires; mercantile buildings brick, two and three stories in height; tin and iron roofs; dwellings wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 5 hose carriages; 2000 feet rubber hose in good condition; 2 horses; value of apparatus and supplies, \$6000; 6 buildings owned by department, value \$3500; membership of department, 23, part paid; cost of maintaining department in 1882, \$1500; bell and telephone alarm; chief appointed by city council; water-supply, Holly system; 12 miles street mains; diameter of largest, 16 inches; smallest, 3 inches, 98 hydrants; water pressure, 90 pounds; cost of maintaining water department in 1882, \$4500.

**Oberlin**, Lorain Co., population, 3242; area, 2560 acres; frame buildings, two and three stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 2 chemical engines, 1 hook and ladder truck, 2 hose carriages; 800 feet cotton hose; 800 feet leather hose, in good condition; 1 building in use by department; bell alarm; water supply; 18 cisterns.

**Orrville**, Wayne Co., population, 1447; 1 chemical engine.

**Ottawa**, Putnam Co., population, 1293; mercantile buildings brick, two and three stories;

wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 hook and ladder truck; members of department, 30, all volunteer; bell alarm; water supply, wells.

**Oxford**, Butler Co., population, 1743; area, 640 acres; fire limit, 8 blocks; mercantile buildings brick, height two and three stories; wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 1600 feet rubber hose, good; 300 feet leather hose, good; value of department apparatus and supplies, \$7000; city owns buildings used by department, value \$10,000; membership of department, 55, all volunteer; total cost of maintaining department in 1882, \$1500; bell alarm; chief elected by company; water-supply, 11 cisterns, supplied from roofs of buildings.

**Painesville**, Lake Co., population, 3841; no fire protection.

**Perrysburg**, Wood Co., population, 1909; area, 640 acres; fire limit, same; mercantile buildings, brick, two stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, in good condition; 150 poor; 600 feet cotton, good; value of apparatus and supplies, \$3000; value of buildings owned by department, \$1200; membership of department, 30, all volunteer; total expense in 1882, \$200; bell and whistle alarm; chief elected by the council; water supply, 4 cisterns, supplied from river; capacity 1160 barrels; river and wells.

**Piqua**, Miami Co., population, 6031; area, 2000 acres; fire limit, 2000 acres; mercantile buildings, brick, and wood, two and three stories in height, shingle roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 1600 feet rubber hose, in good condition; 1500 feet, poor; 400 feet cotton hose, good; 300 feet leather, poor; 2 horses; value of apparatus and supplies, \$4000; 4 buildings in use by department, value, \$6000; 3 owned by city; 1 rented, at \$50 per year, membership of department, 20; full paid members 2; part paid, 18; cost of maintaining department in 1882, \$4500; fire alarm telegraph, telephone and bell alarms; 1 street box; chief appointed by city council; water supply, 5 reservoirs, supplied from canal; capacity 20,160,000 gallons daily, direct pumping and Holly system; 7 miles street mains; diameter of largest, 16 inches; smallest 4 inches; 75 hydrants; water pressure, 100 to 400 pounds; cost of maintaining water department in 1882, \$1000.

**Plymouth**, Richland Co., population, 1145; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, two stories, wooden roofs permitted; dwellings, wood and brick, two stories; no fire department; 1 chemical engine, 1 hook and ladder truck; 200 feet rubber hose in good condition, membership of department, 15, all volunteer; chief elected by company; water supply, wells and cisterns.

**Pomeroy**, Meigs Co., population, 5560; area, 2000 acres; fire limit, 1400 acres; mercantile buildings, wood and brick, one to three stories in height; shingle roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 steam engine, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1500 feet rubber hose, in good condition; value of apparatus and supplies, \$7000; two buildings owned by department, value, \$2000; membership of department, 45, two paid; total expense in 1882, \$220; bell alarm; chief appointed by mayor; water supply, 2 cisterns, supplied by pump from rivers; total capacity, 30,000 gallons.

**Port Clinton**, Ottawa Co., population, 1600; area, 80 acres; frame buildings, two and three stories in height; fire department consists of 1 hand



engine, 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose in good condition; value of department apparatus and supplies, \$3500; 1 building in use by department, value \$3000; membership of department, 40, one paid; cost of maintaining department in 1882, \$125; chief elected by the people; water supply, river and wells.

**Portsmouth**, Scioto Co., population, 11,321; area, 1200 acres; fire limit, same; ordinance regulating use of fire-works and fire-crackers; chief investigates causes of fires; mercantile buildings, brick, stone and wood, height two stories, wooden roofs permitted; dwellings, brick, wood and stone, two stories; fire department consists of 1 steam engine; 1 hand engine; 7 hose carriages; 2300 feet rubber hose; 1000 feet leather in good condition; 3 horses; value of department apparatus and supplies, \$10,000; value of buildings used by department, \$1500; membership of department, 80; full paid members, 5; part paid, 20; cost of maintaining department in 1882, \$5498; electric fire alarm, 8 street boxes; chief elected by city council; water supply, Holly system and direct pumping; 16 miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 90 hydrants; pressure 100 pounds; cost of maintaining water department in 1882, \$14,816.

**Ravenna**, Portage Co., population, 3255, area, 960 acres; fire limit, same; ordinance providing for investigating causes of fires; mercantile buildings, brick, two and three stories in height, dwellings, wood, two stories; fire department consists of 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; 650 feet poor; 2 horses; value of apparatus and supplies, \$6000; value of department buildings, \$3000; membership of department, 50; part paid members, 3; volunteers, 47; total expense in 1882, \$1,228; telephone alarm; chief appointed by the mayor; water supply, 10 cisterns and 11 wells; total capacity 336,000 gallons.

**Reading**, Hamilton Co., population 2680; no fire protection.

**Richwood**, Union Co., population, 1317; area, 640 acres; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine; 4 chemical hand extinguishers; 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 800 feet rubber hose, good condition; 200 feet poor; value of apparatus and supplies, \$6800; 1 building owned by department, value, \$2000; membership of department, 26, all volunteers; total expense in 1882, \$500; bell alarm; chief appointed by council; water supply, 8 wells, supplied by engine.

**Ripley**, Brown Co., population, 2546; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height, wooden roofs permitted; dwellings, brick and frame, two stories; fire department consists of 2 hand engines; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1800 feet leather hose in good condition; 500 feet poor; value of apparatus and supplies, \$2000; 1 building in use by department; membership of department, 68, all volunteers; total expense in 1882, \$100; bell alarm; water supply, river; 14 cisterns, supplied from roofs of buildings, capacity, 12,000 gallons daily.

**Rock Creek**, Ashtabula Co., population, 558; 3 chemical extinguishers; 6 hooks and 4 ladders; water supply, 1 reservoir, 1000 gallons capacity.

**Rockport**, Cuyahoga Co., population; 2676; no fire protection.

**Salem**, Columbiana Co., population, 4041; area, 1280 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, two and three stories; wooden roofs permitted; dwellings, frame and brick, two stories; fire department consists of 2 steam engines, 2 hand engines, not in use; 1 hook and ladder truck, 4 hose

carriages; 1500 feet rubber hose; 500 feet cotton, in good condition; membership of department, 115; bell alarm; chief elected by council; water supply, cisterns and small water works.

**Salineville**, Columbiana Co., population, 2302; area, 1280 acres; fire limit, 200 acres; mercantile buildings, brick, two stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hook and ladder truck; value of apparatus and supplies, \$400; one building owned by department, value, \$100; membership of department, 40, all volunteer; total expense in 1882, \$72; bell alarm; chief elected by company; water supply, wells and creek.

**Sandusky**, Erie Co., population, 15,838; 3 steam engines, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; 5000 feet rubber and cotton hose in fair condition; water-works, gravity pressure, 7,000,000 gallons capacity; 2 reservoirs; 19 miles of mains; 265 hydrants; 4 paid men; 55 volunteers; horses.

**Seville**, Medina Co., population, 589; 1 hand engine, worthless; 1 hose carriage; 150 feet rubber hose in good condition; 90 feet leather, poor; water supply, 4 cisterns.

**Shelby**, Richland Co., population, 1871; 1 hand engine; 2 chemical engines; 1 hook and ladder truck; 3 hose carriages; 1400 feet rubber hose in good condition; 200 feet cotton, good; water supply, 15 cisterns; volunteer fire department, 100 men.

**Sidney**, Shelby Co., population, 3823; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department, 2 hook and ladder trucks, 4 hose carriages; 1000 feet leather hose in good condition; value of department apparatus, \$3000; value of buildings owned by department, \$8000; membership of department, 125, part paid members, 5; cost of maintaining department in 1882, \$1000; telephone and telegraph alarm, 1 street box; chief elected by members of department; water supply, Holly water-works; 1 reservoir, supplied from creek; 3 miles of street mains; diameter of largest, 12 inches, smallest, 3 inches; 50 hydrants, pressure, 250 pounds.

**Somerset**, Perry Co., population, 1207; 1 hook and ladder truck, 1 hose carriage, 200 feet rubber hose in good condition; water supply, 5 cisterns.

**South Toledo**, Lucas Co., population, 1780; water supply, river and canal; no fire protection.

**Springfield**, Clarke Co., population, 20,730; 3 steam engines; 1 chemical engine; 1 hook and ladder truck; 3 hose carriages; 2000 feet rubber hose in good condition; 2000 feet leather, good; 1000 feet rubber, poor; water supply, creek and 29 cisterns; fire alarm telegraph, 30 street boxes; 10 men paid full time; 12 horses.

**St. Clairsville**, Belmont Co., population, 1128; 4 chemical extinguishers; 4 sets of hooks and ladders; water supply, wells and cisterns.

**St. Mary's**, Auglaize Co., population, 1745; area, 840 acres; fire limit, same; frame buildings, one and a half to two stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 4 chemical hand extinguishers, 2 hose carriages; 300 feet rubber hose in good condition; 300 poor; 600 feet cotton hose, good; 400 feet leather hose in good condition, 300 poor; value of apparatus and supplies, \$3150; 1 building owned by department, value, \$6000; membership of department, 58, all volunteers; total expense in 1882, \$750; bell alarm; chief elected by the company; water supply, 8 cisterns, supplied from roofs of buildings; capacity of each, 11,500 gallons daily; canal and rivers.

**St. Paris**, Champaign Co., population, 1099; no fire protection.

**Staubenville**, Jefferson Co., population, 12,093; area, 2000 acres; fire limit, 600 acres; ordi-



## OHIO.—Continued.

nance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height; wooden roofs permitted; dwellings, wood and brick, one and two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; 1800 feet rubber hose, in good condition; 1000 poor; 1500 feet cotton hose, good; 250 feet leather hose, in good condition, 50 poor; value of apparatus and supplies, \$12,000; 3 buildings owned by department, value, \$20,000; membership of department, 67; part paid members, 7, volunteers, 60; cost of maintaining department in 1882, \$6500; bell alarm; chief appointed by mayor and confirmed by council; water supply, 1 reservoir, supplied by pumping from river; capacity, 1,500,000, gallons daily; 18 miles street mains; diameter of largest, 20 inches; smallest, 4 inches; 165 hydrants; water pressure, 50 pounds; cost of maintaining water department in 1882, \$13,000.

**Tiffin**, Seneca Co., population, 7879; area, 2560 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and stone, three stories in height; dwellings, wood and brick, one and a half to three stories; fire department consists of 2 steam engines, 1 hand engine, a hook and ladder truck, 7 hose carriages; Siamese couplings used; 1700 feet rubber hose, in good condition; 1000 poor; 600 feet cotton hose in good condition, 300 poor; 2 horses; value of apparatus and supplies, \$20,000; 5 buildings owned by department; membership of department, 96, two paid; total expense of department in 1882, including water-works, \$12,000; telegraph alarm; water supply, 10 cisterns, supplied from springs; river; direct pumping and Holly system; 17 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 102 hydrants; water pressure, 100 pounds.

**Tippecanoe City**, Miami Co., population, 1401; area, 200 acres; mercantile buildings, brick and wood; height, two and three stories; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1600 feet rubber hose, 500 feet cotton, in good condition; value of apparatus and supplies, \$6000; value of department buildings, \$6000; membership of department, 55, all volunteers; bell alarm; chief appointed by council; water supply, canal and wells.

**Toledo**, Lucas Co., population, 50,137; area, 21½ miles; fire limit, 6 miles; mercantile buildings, brick, four stories in height; dwellings, frame, two stories; fire department consists of 5 steam engines, 2 chemical hand extinguishers, 2 hook and ladder trucks, 7 hose carriages; 2000 feet rubber hose, in good condition; 1000, poor; 4000 feet cotton hose, good; 200, poor; 18 horses; value of department apparatus and supplies, \$60,000; value of department buildings, \$110,000; membership of department, 55; full paid, 24; part paid, 31; cost of maintaining department in 1882, \$29,500; fire alarm telegraph, 54 street boxes; chief appointed by mayor and confirmed by council; water-works, stand pipe system; 49 miles street mains; diameter of largest, 32 inches; smallest, 4 inches; 354 hydrants; water pressure, 90 pounds; cost of maintaining water department in 1882, \$19,000.

**Troy**, Miami Co., population, 3803; area, 1600 acres; fire limit, 1600 acres; causes of fires investigated; mercantile buildings, brick; height, four stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 1500 feet rubber hose and 200 feet linen hose, in good condition; 3 horses; value of department apparatus and supplies, \$13,550; membership of department, 28, paid; total expense in 1882, \$2500; bell and telephone alarm; chief appointed by council; water supply, wells and cisterns.

**Uhrichsville**, Tuscarawas Co., population, 2790; no fire protection.

**Upper Sandusky**, Wyandot Co., population, 3540; 1 steam engine; 1 chemical engine; 2 hook and ladder trucks; 2 hose carriages; 1500 feet rubber hose, in good condition; water supply, 20 cisterns; 12,000 gallons capacity; 2 men paid full time; 113 men part.

**Urbana**, Champaign Co., population, 6252; area, 2200 acres; fire limit, 4 blocks; ordinance providing for investigating causes of fires; mercantile buildings, brick and wood, two and three stories in height; wooden roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages, 3400 feet rubber hose, in good condition; 3 horses; value of apparatus and supplies, \$8300; 2 buildings, owned by department, value, \$2000; 2 buildings rented; annual rent, \$300; membership of department, 75; full paid members, 3; part paid, 10; cost of maintaining department in 1882, \$3000; telephone alarm; chief appointed by mayor and confirmed by council; water supply, Holly water-works; capacity, 2,500,000 gallons daily; 10 miles street mains; diameter of largest, 14 inches; smallest, 4 inches; 70 hydrants; hydrant pressure, 100 pounds; cost of maintaining water department in 1882, \$7000.

**Utica**, Licking Co., population, 702; area, 140 acres; fire limit, 120 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, two stories in height; shingle roofs; fire department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage, 200 feet rubber hose, 400 feet cotton hose, in good condition; value of apparatus and supplies, \$700; membership of department 30, all volunteers; bell alarm; chief appointed by council; water supply, wells and streams.

**Vermillion**, Erie Co., population, 1069; sale of fire-works prohibited; mercantile buildings, wood, brick and stone, two and three stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hose carriage; 700 feet cotton hose, good condition, 200 poor; value of apparatus and supplies, \$1100; value of department buildings, \$500; membership of department, 42, all volunteers; total expense in 1882, \$250; bell alarm; chief elected by company; water supply, river and cistern.

**Versailles**, Darke Co., population, 1163; no fire protection.

**Wadsworth**, Medina Co., population, 1219; no fire protection.

**Wapakoneta**, Auglaize Co., population, 2765; 1 hand engine, 1 steam engine.

**Warren**, Trumbull Co., population, 4428; area, 1000 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hand engine, 4 chemical hand extinguishers, 4 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition; 4 horses; value of apparatus and supplies, \$9000; value of buildings used by department, \$50,000; membership of department, 28; full paid members, 3; volunteer, 25; total expense in 1882, \$2500; water supply, 18 cisterns.

**Washington**, Fayette Co., population, 3798; ordinance providing for investigating causes of fires; mercantile buildings brick, two and three stories; wooden roofs permitted; dwellings wood and brick, two stories; fire department consists of 1 steam engine; 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 7500 feet rubber hose in good condition; 1000 feet poor; 800 feet cotton hose, good; 2 horses; value of apparatus and sup-

plies, \$15,000; one building owned by department, value \$10,000; membership of department, 130, two paid; fire alarm telegraph; 10 street boxes; chief elected by council; water-supply, 6 cisterns, supplied from creek; capacity, 1500 gallons daily; and wells.

**Wamason**, Fulton Co., population, 1905; area, 240 acres; fire limit, 160 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and stone; height two and three stories; wooden roofs permitted; dwellings brick and wood, height two stories; fire department consists of 2 hand engines, 2 hose carriages; 300 feet rubber hose in good condition; 600 feet poor; 1000 cotton, good; value of department apparatus and supplies, \$4500; one building in use by department, value \$15,000; membership of department, 65, all volunteer; total expense in 1882, \$65; bell alarm; chief elected by company; water supply, 30 cisterns; capacity 10,000 gallons daily.

**Waverly**, Pike Co., population, 1539; area, 200 acres; fire limit, 100 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick and wood, height one to three stories; shingle roofs; dwellings wood and brick, one to three stories; fire department consists of 1 steam engine, 1 chemical hand extinguisher, 2 hose carriages; 1000 feet rubber hose in good condition; value of department apparatus and supplies, \$8000; one building owned by department, value \$800; membership of department, 40, all volunteer; total expense in 1882, \$325; bell alarm; chief elected by company; water-supply, canal.

**Waynesborough**, Stark Co., population, 622; water works, gravity pressure; 1 reservoir, 4000 gallons capacity per diem; 1 cistern, 2000 gallons;  $\frac{1}{2}$  mile street mains and supply pipes; 24 hydrants; no fire department.

**Wellington**, Lorain Co., population, 1811; no fire protection.

**Wellsville**, Columbiana Co., population, 3377; no fire protection.

**West Liberty**, Logan Co., population, 715; water supply, mill race; 1 hook and ladder truck; no fire protection.

**West Salem**, Wayne Co., population, 878; 1 hand engine; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, 10 cisterns; volunteer fire department, 42 men.

**Willoughby**, Lake Co., population, 1001; no fire protection.

**Wilmington**, Clinton Co., population, 2745; area, 1200 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories

in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; 1200 feet rubber hose in good condition; 300 feet poor; value of apparatus and supplies, \$6000; city owns buildings; membership of department, 70, all volunteers; total expense in 1882, \$700; telephone alarm; chief elected by the company and approved by council; water supply, 10 cisterns, supplied from roofs of buildings and by fire engine.

**Wooster**, Wayne Co., population, 7061; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 9 hose carriages; 4000 feet rubber hose, in good condition; 2000 feet poor; 50 feet cotton, good; water-works, gravity pressure; 1 reservoir, 125,000 gallons capacity;  $8\frac{1}{4}$  miles of street mains and supply pipes; 88 hydrants; volunteer fire department, 176 men.

**Xenia**, Greene Co., population, 7026; area, 640 acres; ordinance for investigating causes of fires; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; 3900 feet rubber hose, 100 feet cotton hose, in good condition; value of apparatus and supplies, \$15,000; 2 buildings owned by department, value \$10,000; membership of department, 15; full paid members 6, part paid, 9; total expense in 1882, \$7500; telegraph alarm; 17 street boxes; chief elected by city council; water supply, 33 cisterns, capacity 400 barrels daily.

**Yellow Springs**, Greene Co., population, 1377; no fire protection.

**Youngstown**, Mahoning Co., population, 15,435; 1 steam engine, 1 hook and ladder truck, 3 hose carriages, 1500 feet leather hose in good condition; water-works, gravity pressure; 4 miles mains; 50 hydrants; volunteer fire department, 45 men.

**Zanesville**, Muskingum Co., population, 18,113; area, 4445 acres; fire limit, 3,363 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick; height three stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hook and ladder truck, 5 hose carriages, 1500 feet rubber hose in poor condition, 2600 feet leather, good; 6 horses; value of apparatus and supplies, \$4000; 8 buildings used by department, owned by city, value, \$16,000; membership of department, 16; 11 full paid members; 5 part paid; cost of maintaining department in 1882, \$8000; fire alarm telegraph and bell; 21 street boxes; chief appointed by mayor and confirmed by city council; water supply, 2 reservoirs, supplied by pumps from the river; capacity, 5,000,000 gallons daily; gravity pressure; 35 miles street mains; diameter of largest, 20 inches; smallest, 2 inches; 174 hydrants; pressure, 80 pounds; cost of maintaining water department in 1882, \$13,630.

## OREGON.

**Albany**, Linn Co., population, 1867; area, 640 acres; ordinance regulating sale and use of fire-works and for investigating causes of fires; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, wood, one and one-half stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1600 feet rubber hose in good condition; 400 poor; value of apparatus and supplies, \$1100; 2 buildings owned by department, value, \$5500; membership of department, 130, all volunteers; total expense in 1882, \$2670; bell alarm; chief elected by members of department; water supply, direct pumping system; 6 cisterns; capacity of each, 10,000 gallons; 6 miles street mains; diameter of largest, 6 inches; smallest, 1 inch; 1 hydrant; water pressure, 40 to 100 pounds.

**Astoria**, Clatsop Co., population, 3981; ordinance regulating sale and use of fire-works; chief investigates causes of fires; mercantile buildings,

wood, two stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages, 3000 feet rubber hose in good condition, 1000 fair; value of apparatus and supplies, \$20,000; 1 building in use by department, owned by city, value, \$18,000; membership of department, 230, all volunteers; total expense in 1882, \$3680; bell alarm; chief elected by members of department; water supply, river, 2 reservoirs, supplied by springs.

**Dalles**, Polk Co., population, 670; 1 steam engine, 1 hand engine, 3 hose carriages, 1000 feet rubber hose, 500 feet leather; water-works, gravity pressure; 5 hydrants, 6 cisterns; volunteer fire department, 160 men.

**Eugene**, Lane Co., population, 1117; area, 640 acres; fire limit, 3 acres; ordinance regulating sale and use of fire-works; causes of fires investigated;

## OREGON.—Continued.

mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage, 1000 feet cotton hose in good condition; value of apparatus and supplies, \$4000; 2 buildings in use by department; membership of department, 125, all volunteers; total expense in 1882, \$150; bell alarm; chief elected by members of department; water supply, wells.

**Jacksonville**, Jackson Co., population, 839; 1 hook and ladder truck; 2 chemical extinguishers.

**Oregon City**, Clackamas Co., population, 1263; area, 600 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood, one story, shingle roofs; dwellings, wood, one story; fire department consists of 1 hook and ladder truck, 2 hose carriages; 1800 feet rubber hose, 200 feet cotton hose, in good condition; value of apparatus and supplies, \$1500; 2 buildings owned by department; value, \$3500; membership of department, 70, all volunteers; cost of maintaining department in 1882, \$150; bell alarm; chief elected by members of department; water supply, 1 reservoir, supplied by pumps; capacity, 200,000 gallons daily;  $\frac{3}{4}$  of a mile street mains; diameter of largest, 6 inches; smallest, 4 inches; 12 hydrants; water pressure, 50 pounds; cost of maintaining water department in 1882, \$1000.

**Portland**, Multnomah Co., population, 17,577; fire limit, 160 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, three and four stories in height; dwellings, wood, two stories; fire department consists of 4 steam engines, 4 chemical hand extinguishers, 7 hook and ladder trucks, 6

hose carriages; 6000 feet rubber hose in good condition, 1000 poor; 400 feet leather, poor; 15 horses; value of apparatus and supplies, \$43,650; 7 buildings owned by department, value, \$110,000; membership of department, 53; full paid members, 16; part paid, 37; cost of maintaining department in 1882, \$2000; fire alarm telegraph, 14 street boxes; chief elected by fire commissioners; water supply, 4 reservoirs, supplied by pumping system; capacity, 15,000,000 to 20,000,000 gallons; 70 cisterns; capacity, 1,440,000 gallons daily; 4 to 5 miles street mains; diameter of largest, 36 inches; smallest, 2 inches; 8 hydrants; water pressure, 10 pounds; cost of maintaining water department in 1882, \$3600.

**Salem**, Marion Co., population, 2538; area, 725 acres; fire limit, 26 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 2 hand engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1400 feet rubber hose in good condition, 100 poor; 700 feet leather hose, poor; value of apparatus and supplies, \$11,500; 2 buildings owned by department, value, \$6700; membership of department, 200, 4 paid; cost of maintaining department in 1882, \$600; bell alarm; chief elected by members of department; water supply, water-works, gravity pressure; 2 reservoirs, supplied from river by force pumps; capacity, 4,200,000 gallons daily; 4 cisterns; capacity, 59,244 gallons daily; 8 miles street mains and supply pipes; diameter of largest, 9 inches; smallest, 3 inches; 33 hydrants; water pressure, 50 pounds; cost of maintaining water department in 1882, \$1200; water-works owned by private company.

## PENNSYLVANIA.

**Allegheny**, Allegheny Co., population, 76,682; ordinance regulating sale and use of fire-works; fire marshal for investigating fires; mercantile buildings, brick, height, four stories; wooden roofs permitted; dwellings, brick, three stories; fire department consists of 8 steam engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 10 hose carriages; Siamese couplings used; 27 horses; value of department apparatus and supplies, \$75,000; eight buildings owned by department, value, \$80,000; membership of department, 56, full paid; total expense in 1882, \$62; Gamewell fire alarm telegraph; 54 street boxes; chief elected by city council; water supply, reservoir, supplied by pumping engine; capacity 18,000,000 gallons daily; diameter of largest main, 24 inches; smallest, 6 inches; 815 hydrants; pressure, 15 to 110 pounds.

**Allentown**, Lehigh Co., population, 18,063; area, 2014 acres; fire limit, 2009 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height; slate and tin roofs; dwellings, brick, two and two and a half stories; fire department consists of 4 steam engines, 1 hook and ladder truck, 9 hose carriages; 500 feet rubber hose, in good condition; 1500 poor; 2250 feet leather hose, good; 11 horses; value of buildings owned by city, \$66,649; by department, \$10,000; membership of department, 560, all volunteers; cost of maintaining department in 1882, \$14,417; bell alarm; chief elected by companies; water supply, 2 reservoirs and 1 stand pipe; capacity, 470,241 gallons daily; number of miles street mains, 22; diameter of largest pipe, 18 inches; smallest, 2  $\frac{1}{2}$  inches; number of hydrants, 96; water pressure, 60 pounds; cost of maintaining water department in 1882, \$20,221.

**Altoona**, Blair Co., population, 19,710; area, 1300 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, two stories in height;

shingle roofs; fire department consists of 2 steam engines, 1 hook and ladder truck, 6 hose carriages; Siamese couplings used; 200 feet good rubber hose; 3000 feet leather hose in good condition; 800 poor; 8 horses; value of department apparatus \$20,000; fire buildings owned by department, value, \$27,000; membership of department, 400, all volunteers; cost of maintaining department in 1882, \$2500; bell alarm; chief elected by companies; water supply, gravity pressure; 1 reservoir, capacity, 350,000 gallons daily; 16 miles street mains and supply pipes; diameter of largest 12 inches; smallest, 2 inches; 85 hydrants; pressure, 65 pounds; cost of maintaining water department in 1882, \$2500.

**Annaville**, Lebanon Co., population, 1431; 2 hand engines; 1 hose carriage; 300 feet leather hose in good condition; water supply, wells and cisterns.

**Archbald**, Lackawanna Co., population, 3049; 600 feet rubber hose in good condition; water-works, gravity pressure; 5 miles of mains; 7 hydrants.

**Ashland**, Schuylkill Co., population, 6052; mercantile buildings, brick and wood, two stories in height, shingle roofs permitted; dwellings, wood, two stories; fire department consists of 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 2200 feet leather hose in good condition; 2 buildings owned by department, value, \$7000; membership of department, 150, all volunteers; cost of maintaining department in 1882, \$488; chief elected by members of department; water supply, pipes from dam; gravity system; diameter of largest main, 12 inches; smallest, 3 inches; 30 hydrants; cost of maintaining water department in 1882, \$969.

**Arnot**, Tioga Co., population, 2783; no fire protection.

**Athens**, Bradford County, population, 1592; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings,

brick and wood, two stories high, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose; 500 feet leather in good condition; 1 building owned by department, value, \$600; membership of department, 62, all volunteers; bell alarm; chief elected by company; water supply, river and cisterns; negotiating for water works.

**Beaver**, Beaver Co., population, 1178; 1 hand engine; water-works, gravity pressure; 20 hydrants; 5 cisterns.

**Beaver Falls**, Beaver Co., population, 5104; area, 400 acres; fire limit, same; sale and use of fire-works prohibited; mercantile buildings, brick, two stories in height, shingle roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine; 1 chemical engine; 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; value of apparatus and supplies, \$15,000; 1 building owned by department, value, \$12,000; membership of department, 40, all volunteers; telephone and bell alarm; chief elected by council; water-supply, Holly system; 1 reservoir; 10 to 15 miles of street mains; diameter of largest, 10 inches; smallest, 4 inches, 50 to 75 hydrants; pressure, 80 pounds.

**Bechtelsville**, Berks Co., population, 1015; no fire protection.

**Bedford**, Bedford Co., population, 2011; 2 hand engines, 1 hook and ladder truck; 2 hose carriages; 200 feet rubber hose in good condition; 900 feet leather hose, good; volunteer fire department, 94 men.

**Bellefonte**, Centre Co., population, 3026; area, 360 acres; fire limit same; sale of fire-works prohibited; mercantile buildings brick, three stories in height; shingle roofs permitted; dwellings brick and wood, two stories; fire department consists of 2 hose carriages; 1500 feet leather hose in good condition; value of apparatus and supplies, \$4000; two buildings in use by department, value \$2400; one rented at \$200 per year; membership of department, 150, all volunteer; cost of maintaining department in 1882, \$500; chief elected by company; water-supply, reservoir, supplied by steamer and power; capacity, 10,000 barrels daily; spring; diameter of largest main, 16 inches; smallest, 4 inches; 75 hydrants, cost of maintaining water department in 1882, \$2000.

**Belle Vernon**, Fayette Co., population, 1164; no fire protection.

**Berwick**, Columbia Co., population, 2095; 1 hand engine; 2 hose carriages; 600 feet linen hose in good condition; water works, gravity pressure; 3 miles of mains; 13 hydrants; volunteer fire department, 80 men.

**Bethlehem**, Northampton Co., population, 5193; 2 steam engines; 1 hand engine; 1 hook and ladder truck; 4 hose carriages; 2100 feet leather hose in good condition; water works, gravity pressure; 2 miles of mains; 24 hydrants; volunteer fire department, 79 men.

**Birdsborough**, Berks Co., population, 1705; no fire protection.

**Blairville**, Indiana Co., population, 1162; area, 200 acres; fire limit same; sale and use of fire-works and fire-crackers prohibited; mercantile buildings brick, height two stories; shingle roofs; dwellings frame, two stories; fire department consists of 1 hand engine, 12 chemical hand extinguishers; 1 hose carriage; Siamese couplings used; 500 feet cotton hose in good condition; 450 feet rubber hose in poor condition; 1 horse; value of department apparatus and supplies, \$1400.

**Bloomsburgh**, Columbia Co., population, 3702; ordinance regulating sale and use of fire-works; mercantile buildings brick, three stories in height; shingle roofs permitted; dwellings brick and wood,

two stories; fire department consists of 1 hand engine, 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 800 feet leather hose, good; 300 feet poor; value of apparatus and supplies, \$3000; annual rent for building in use by department, \$90; total membership of department, 75, all volunteer; bell alarm; chief elected by department; water supply, 1 reservoir, supplied by pumping from a stream; capacity, 1,000,000 gallons daily; gravity system; 3 miles of street mains; diameter of largest, 8 inches; smallest, 4 inches; 40 hydrants; water pressure, 70 pounds; water works owned by private corporation.

**Blossburg**, Tioga Co., population, 2140; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, height, two stories; wooden roofs permitted, dwellings wood, two stories; fire department consists of 1 hand engine; 1 hose carriage; 300 feet rubber hose in good condition; 200 poor; 500 feet cotton, good; value of buildings in use by department, \$1000; annual rent, \$80; membership of department, 100, all volunteer; cost of maintaining department in 1882, \$75; bell alarm; chief elected by members of department; fire guards, self-supporting; 30 permanent members; water supply, 2 reservoirs, supplied by springs.

**Boyerstown**, Berks Co., population, 1099; area, 640 acres; fire limit, 250 acres; mercantile buildings, brick, three stories in height; tin and shingle roofs; dwellings, wood and brick, two and three stories; fire department consists of 1 steam engine, 2 chemical hand extinguishers; 1 hook and ladder truck, 2 hose carriages; 100 feet rubber hose in good condition, 400 feet, poor; value of apparatus and supplies, \$10,000; 2 buildings owned by department, value \$2000; membership of department, 150, all volunteers; bell alarm; water supply, 1 reservoir, supplied by springs; capacity, 25,000 gallons daily; direct pumping system; 3 miles street mains; diameter of largest, 6 inches, smallest, 3 inches; 6 hydrants; water pressure 200 pounds; cost of maintaining water department in 1882, \$2500.

**Braddock**, Allegheny Co., population, 3310; no fire protection.

**Bradford**, McKean Co., population 9197; ordinance regulating sale of fire-works; causes of fires investigated; mercantile buildings, wood, two and three stories; wooden roofs; dwellings, wood, 1½ to 2 stories; fire department consists of 3 steam engines, 2 chemical hand extinguishers, hook and ladder truck, 4 hose carriage; Siamese couplings used; 350 feet rubber hose in good condition; 300 feet poor; 2800 feet cotton, good condition, 350 feet poor, horses, none; value of department apparatus and supplies, \$15,610; two buildings owned by department, value \$1543; four buildings rented, annual rental, \$1428; membership of department, 247, all volunteer; expense of maintaining department in 1882, \$7000; electric alarm system, 8 street boxes; chief recommended by department, confirmed by council; salvage corps, 36 men, supported by city; cost \$600 in 1882; water supply, pumping system; 6 miles of street mains and pipes; largest, 6 inches, smallest, 3; 28 hydrants, hydrant pressure, 110 pounds; water works owned by private corporation.

**Bridgeport**, Montgomery Co., population, 1812; no fire protection.

**Bristol**, Bucks Co., population, 5273; use of fire-works and fire crackers prohibited; mercantile buildings, frame, height, two and three stories; wooden roofs permitted; dwellings, brick and frame, two and three stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 800 feet leather hose in good condition, 1200 poor; value of apparatus and supplies, \$11,450; 2 buildings owned by department, value, \$5500; membership of department, 150, all volunteers; total expense in 1882, \$475; bell alarm; water supply, water-

## PENNSYLVANIA.—Continued.

works, stand pipe pressure; diameter of largest main, 12 inches; smallest, 4 inches; 1 hydrant.

**Brookville**, Jefferson Co., population, 2136; 1 hook and ladder truck; water supply, creeks and wells; volunteer fire department, 40 men.

**Brownsville**, Fayette Co., population, 1489; no fire protection.

**Butler**, Butler Co., population, 3163; 2 hose carriages; 1000 feet rubber hose in good condition; water-works, gravity pressure;  $4\frac{1}{2}$  miles mains; 40 hydrants; volunteer fire department, 60 men.

**Cambria**, Cambria Co., population, 2223; no fire protection.

**Canton**, Bradford Co., population, 1194; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories in height; shingle roofs permitted; dwellings, frame, 2 stories; fire department consists of 1 hook and ladder truck; 400 feet linen hose in good condition, 100 poor; membership of department, 25, all volunteers; total expense in 1882, \$100; bell alarm; water supply, 1 reservoir, supplied from stream; gravity system;  $2\frac{1}{4}$  miles street mains and supply pipes; diameter of largest, 8 inches; smallest, 1 inch; 2 hydrants; water pressure, 280 pounds.

**Carbondale**, Lackawanna Co., population, 7714; 1 hand engine; 2 hose carriages; 800 feet leather hose in good condition; water-works, gravity pressure; 5 miles mains; 30 hydrants, volunteer fire department, 38 men.

**Carlisle**, Cumberland Co., population, 6209; 3 steam engines; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 1200 feet leather, good; water-works, 50 hydrants; volunteer fire department, 750 men.

**Catasauqua**, Lehigh Co., population, 3065; 2 steam engines; 4 hose carriages; 4000 feet leather hose in good condition; water-works, gravity pressure; 5 miles mains; 34 hydrants; volunteer fire department, 100 men.

**Catawissa**, Columbia Co., population, 2002; 1 hand engine.

**Chambersburg**, Franklin Co., population, 6877; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories; wooden roofs permitted; dwellings, brick, two stories; fire department consists of 1 steam engine, 2 hand engines, 100 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages, 3000 feet leather hose, in good condition, value of apparatus and supplies, \$6000; value of buildings belonging to department, \$500; membership of department, 360, all volunteers; total expense in 1882, \$300; bell alarm; chief elected by council; water supply, water-works, direct pressure; 1 reservoir, supplied by pump from stream; capacity, 1,000,000 gallons daily; 12 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; number of hydrants, 50; pressure, 39 pounds.

**Chester**, Delaware Co., population, 14,997; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose, in good condition; 1300 feet poor; water-works, direct pressure, river, 1 reservoir; 11 miles mains, 64 hydrants; volunteer fire department, 160 men; 3 horses.

**Clarendon**, Warren Co., population, 295; area, 200 acres; fire limit, 150 acres; ordinance regulating sale and use of fire-works; buildings, wood, one and a half and two stories high; fire department consists of 1 hook and ladder truck, 1 hose carriage, 1400 feet rubber hose, in good condition; value of department apparatus and supplies, \$2000; 2 buildings in use by department; 1 rented at \$120 per year; 1 owned by borough, value, \$400; membership of department, 125, all volunteers; total expense in 1882, \$100; whistle alarm; chief elected by the companies and approved by council; water supply, 3 reservoirs, sup-

plied by well; capacity, 63,000 gallons daily; direct pumping and gravity system;  $3\frac{1}{2}$  miles street mains; diameter of largest,  $3\frac{1}{4}$  inches; smallest, 2 inches; 12 hydrants; pressure, 250 pounds; water-works, owned by private company.

**Clarion**, Clarion Co., population, 1169; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet rubber hose, in good condition; 600 feet leather, good; water-works, 10 hydrants; volunteer fire department; 60 men.

**Clearfield**, Clearfield Co., population, 1809; no fire protection.

**Clinton**, Allegheny Co., population, 211; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; poor hose; water-works, 1 reservoir, 4 hydrants; volunteer fire department, 20 men.

**Coatsville**, Chester Co., population, 2766; area, 350 acres; fire limit, same; use of fire-works and fire-crackers prohibited; mercantile buildings, mostly brick; height, three stories; wooden roofs permitted; dwellings, brick and frame, two and a half stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 2 hose carriages, 500 feet leather hose, in good condition; 900, poor; 500 feet rubber hose, good; value of department apparatus and supplies, \$4500; 1 building owned by department, value \$5000; membership of department, 80, all volunteers; cost of maintaining department in 1882, \$150; bell alarm; chief elected by company; water supply, reservoir; capacity, 300,000 gallons daily, gravity pressure; 5 miles of supply pipes and street mains; diameter of largest, 8 inches; smallest, 3 inches; 51 hydrants; pressure, 35 pounds; cost of maintaining water department in 1882, \$250.

**Columbia**, Lancaster Co., population, 8312; 3 steam engines; 6 hose carriages; 1200 feet cotton and leather hose, in good condition; water-works, 1 reservoir, 75 hydrants; volunteer fire department, 378 men.

**Conshohocken**, Montgomery Co., population, 4561; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick; height, three stories; wooden roofs permitted; dwellings, brick and wood, two and a half stories; fire department consists of 1 steam engine, 3 hose carriages; Siamese couplings used; 1200 feet rubber hose, good condition; 300, poor; value of department apparatus and supplies, \$7750; 1 building, owned by department, value, \$4000; membership of department, 110, all volunteers; total expense in 1882, \$500; bell alarm; water supply, 1 reservoir, supplied by pumps; capacity, 120,000 gallons daily;  $4\frac{1}{4}$  miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 40 hydrants; pressure, 40 pounds.

**Connellsville**, Fayette Co., population, 3609; no fire protection.

**Corry**, Erie Co., population, 5277; area, 2908 acres; fire limit 540 acres; mercantile buildings, brick, three stories in height; tin or iron roofs; dwellings wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages, 1500 feet rubber hose in good condition, 500 poor, 2 horses; value of apparatus and supplies, \$8000; two buildings owned by department, value \$4000; membership of department, 125, 2 full paid members, one part paid; total expense of maintaining department in 1882, \$5000; bell and whistle alarm; chief elected by department; water supply 12 reservoirs, supplied from springs; capacity 5000 gallons daily; cost of maintaining water department in 1882, \$500.

**Danville**, Montour Co., population, 8346; 1 steam engine; 2 hand engines; 5 hose carriages; 2300 feet leather hose in good condition; 400 feet poor; water works, Holly system; river, 10 miles mains; 100 hydrants; volunteer fire department, 200 men.



**Darby**, Delaware Co., population, 1779; no fire protection.

**Downington**, Chester Co., population, 1480; no fire protection.

**Doyleston**, Bucks Co., population, 2070; 1 hose carriage; 100 feet hose in poor condition; water works; 10 hydrants.

**Du Bois**, Clearfield Co., population, 2718; no fire protection.

**Duncannon**, Perry Co., population; 1027; 1 hand engine; 2 hose carriages; 950 feet leather hose in good condition; 800 feet poor; water supply, river and wells.

**Dunmoore**, Lackawanna Co., population, 5151; no fire protection.

**Easton**, Northampton Co., population, 11,924; area, 800 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, three and four stories in height; slate roofs; dwellings, brick, two and a half to four stories; fire department consists of 3 steam engines, 1 hook and ladder truck; 5 hose carriages; Siamese couplings used; 4000 feet rubber hose in good condition; 500, poor; 2200 feet cotton hose in good condition; 6 horses, value of apparatus and supplies, \$7635; 4 buildings owned by department, value, \$19,914; membership of department, 38; part paid members, 33; total expense in 1882, \$5294; Gamewell fire alarm telegraph, 13 street boxes; chief elected by department; water supply, 2 reservoirs, supplied by pumping; capacity, 1,000,000 gallons daily; gravity; 20 miles street mains; diameter of largest, 20 inches; smallest, 4 inches; 47 hydrants; water pressure, 60 to 120 pounds.

**Ebensburg**, Cambria Co., population, 1123; ordinance regulating sale and use of fire-works; frame buildings, two stories high; wooden roofs permitted; fire department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet good rubber hose; value of department apparatus and supplies, \$1800; membership of department, 50, all volunteers; cost of maintaining department in 1882, \$75; one building used by department; bell alarm; chief elected by company; water supply, pumping system; 1 reservoir; 1½ miles street mains and supply pipes; diameter of largest, 6 inches; smallest, 4 inches; number of hydrants, 15; cost of maintaining water department in 1882, \$500.

**Edinburg**, Clarion Co., population, 1020; area, 375 acres; fire limit, 40 acre; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood and brick, height, two stories; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 2 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 575 feet rubber hose in good condition; 90 poor; hotels and livery stables have their own line of hose; value of department apparatus and supplies, \$900; 2 buildings owned by department, value \$150; membership of department, 68, all volunteer; steam whistle alarm; chief elected by members of department; water supply, steam pump tankage, 900 barrels; gravity pressure; 2000 feet street mains; diameter of largest, 4 inches; smallest, 3 inches; number of hydrants, 5; hydrant pressure, 75 pounds; cost of maintaining water department in 1882, \$40.

**Eldred**, McKean Co., population, 1165; area, 600 acres; fire limit, same; frame buildings two stories in height; shingle roofs permitted; fire department consists of 2 chemical hand extinguishers, and 1 hook and ladder truck; value of department apparatus, \$1000; 1 building in use by department; membership of department, 45, all volunteer; bell and whistle alarm; chief elected by the company; water supply, wells and river.

**Elizabeth**, Allegheny Co., population, 1810; no fire protection.

**Elizabethtown**, Lancaster Co., population, 3980; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, three stories; shingle roofs permitted; dwellings brick and frame, two stories; fire department consists of 1 steam engine, 2 hose carriages; 200 feet rubber hose, in good condition, 500 poor; 100 feet cotton, good; value of department apparatus and supplies, \$4500; 1 building owned by department, value, \$500; membership of department, 75, all volunteers; cost of maintaining department in 1882, \$100; bell alarm; chief elected by company; water supply, 8 cisterns, supplied by pumping from creek; capacity, 120,000 gallons daily.

**Emporium**, Cameron Co., population, 1156; 1 hand engine; 2 chemical extinguishers; 1 hose carriage; 500 feet rubber hose in good condition; 300 feet poor; volunteer fire department, 80 men.

**Erie**, Erie Co., population, 27,737; area, 4463 acres; fire limit, 168 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two to five stories in height; dwellings, wood, one and two stories; fire department consists of 3 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; quantity of serviceable hose, 2350 feet rubber, 500 cotton, 450 linen, 1600 leather; 12 horses; value of apparatus and supplies, \$14,000; 6 buildings owned by department, value, \$50,000; membership of department, 47, full paid members, 10, part paid, 37; cost of maintaining department in 1882, \$20,632; fire alarm telegraph, 29 street boxes; chief elected by council; water supply, water-works; pumping system; reservoir capacity, 30,000,000 gallons; 38 miles street mains; diameter of largest, 20 inches; smallest, 4 inches; 157 hydrants; water pressure, 70 pounds; cost of maintaining water department in 1882, \$43,800.

**Everett**, Bedford Co., population, 1247; area, 200 acres; fire limit, same; mercantile buildings, wood, two stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 2 hose carriages; 1000 feet rubber hose in good condition; value of apparatus and supplies, \$4000; annual rent of building in use by department, \$120; value \$2000; membership of department, 56, all volunteers; total expense in 1882, \$25; bell alarm; chief elected by council; water supply, river and streams.

**Foxburg**, Clarion Co., population, 514; 1 hose carriage; 500 feet rubber hose in poor condition; 600 feet linen, rubber lined, good; water-works, gravity pressure; river, two tanks; 2 miles of mains; 15 double hydrants, volunteer fire department, 40 men.

**Franklin**, Vernango Co., population, 5010; area, 1500 acres; fire limit, 500 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; height, three stories; shingle roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 5 hose carriages; 1600 feet rubber hose in good condition; 350 feet leather hose, good, 250 poor; value of department apparatus, \$11,350; 6 buildings in use; value of 3, owned by department, \$1000; annual rent of 3, \$850; membership of department, 240, part paid members, 10; cost of maintaining department in 1882, \$700; bell alarm; chief elected by city council; water supply, 2 reservoirs, supplied by springs; number of miles street mains, 10; diameter of largest, 10 inches; diameter of smallest, 4 inches; 25 hydrants; water pressure, 80 pounds; cost of maintaining water department in 1882, \$850.

**Freeport**, Armstrong Co., population, 1614; no fire protection.

**Gettysburgh**, Adams Co., population, 2814; 1 hand engine; 1 hose carriage; 350 feet leather hose in good condition; water supply 1 reservoir.

## PENNSYLVANIA.—Continued.

**Girard**, Erie Co., population, 703; 1 hand engine, 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose in good condition, 200 feet poor; water supply, creek, 1 cistern; volunteer fire department, 50 men.

**Girardville**, Schuylkill Co., population, 2730; no fire protection.

**Great Bend**, Susquehanna Co., population, 1136; no fire protection.

**Greencastle**, Franklin Co., population, 1735; 2 hand engines; 5 chemical extinguishers; 1 hose carriage; 300 feet leather hose in good condition; water supply, 3 cisterns; volunteer fire department, 90 men.

**Greensburg**, Westmoreland Co., population, 2500; area, 2560 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, three stories in height; dwellings, brick and stone, two stories; fire department consists of 3 hand engines, 1 hook and ladder truck, 1 hose carriage; 250 feet rubber hose in good condition, 100 poor; 150 feet leather good, 50 poor; 1 horse; value of apparatus and supplies, \$2500; 2 buildings owned by department, value, \$1500; membership of department, 150, all volunteers; total expense in 1882, \$250; bell alarm; chief elected by the borough authorities; water supply, river and cisterns.

**Greenville**, Mercer Co., population, 3007; area, 1200 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 3 hose carriages; Siamese couplings used; 1500 feet rubber hose; in good condition; value of apparatus and supplies, \$5000; membership of department, 60, 2 paid; total expense in 1882, \$300; bell alarm; chief elected by members of department; water supply, creeks.

**Hamburgh**, Berks Co., population, 2010; 1 steam engine; 2 hose carriages; 1500 feet leather hose in good condition, 500 poor; water supply, river and canal; volunteer fire department, 100 men.

**Hanover**, York Co., population, 2317; mercantile buildings, brick, 2½ stories in height; wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages, Siamese couplings used; 1200 feet leather hose in good condition; 1000 poor; value of apparatus and supplies, \$5000; one building owned by department, value \$5000; membership of department, 66, all volunteers; cost of maintaining department in 1882, \$300; bell alarm; chief elected by company; water supply, two reservoirs, supplied by springs; gravity pressure; 4 miles street mains, diameter of largest main, 9 inches, smallest, 4 inches; 25 hydrants, pressure 70 pounds.

**Harrisburg**, Dauphin Co., population, 30,762; area, 2880 acres; fire limit same; sale and use of fire-works and fire-crackers prohibited; causes of fires investigated; mercantile buildings brick; three and four stories in height; tin and slate roofs; dwellings brick and frame, two to three stories; fire department consists of 5 steam engines, 1 hook and ladder truck, 9 hose carriages, 1500 feet cotton hose, in good condition; 2500 feet leather hose, good; 2000 feet leather, poor; 8 horses owned, 18 hired; value of department apparatus and supplies, \$37,000; 7 buildings owned by department, value \$31,000; one rented at \$36 per annum; membership of department 1000, all volunteer; cost of maintaining department in 1882, \$6000; Gamewell fire alarm, 14 street boxes; chief elected by delegates from companies; water supply; pumping system; 1 reservoir, supplied from Susquehanna river; capacity, 6,000,000 gallons daily; 25 miles street mains; diameter of largest, 30 inches; smallest 6 inches; 1600 hydrants; pressure 65 to 75 pounds;

cost of maintaining water department in 1882, \$17,888.

**Hawley**, Wayne Co., population, 1882; no fire protection.

**Hazleton**, Luzerne Co., population, 6935; area, 640 acres; fire limit same; ordinance regulating sale and use of fireworks; fire commissioners investigate causes of fires; mercantile buildings, brick and wood, 2½ and 3 stories in height; shingle roofs permitted; dwellings wood, 1½ stories; fire department consists of 1 steam engine, 15 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose, 1200 feet leather hose, in good condition; 2 horses; value of apparatus and supplies, \$14,000; two buildings owned by department, value \$8000; membership of department, 50, all volunteer; cost of maintaining department in 1882, \$250; chief elected by company, and approved by borough council; water supply, 3 reservoirs, supplied by pumping and springs; capacity, 260,000 gallons daily; gravity system; 7 miles street mains; diameter of largest, 8 inches; smallest, 3 inches; 18 hydrants; water pressure, 90 pounds; cost of maintaining water department in 1882, \$200,000.

**Holidaysburg**, Blair Co., population, 3150; area, 2000 acres; fire limit, 1000 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick, two and a half stories in height; shingle roofs permitted; dwellings frame and brick, two and a half stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 2000 feet linen hose; 300 feet leather hose, in good condition; value of apparatus and supplies, \$10,000; membership of department, 200, all volunteer; value of department buildings, \$5000; cost of maintaining department in 1882, \$500; whistle alarm; chief elected by council; water supply, two reservoirs, gravity system; 13 miles of street mains; diameter, 6 inches; 28 hydrants; pressure 50 pounds.

**Honesdale**, Wayne Co., population, 2620; area, 640 acres; fire limit, 500 acres; mercantile buildings brick and wood, three and four stories in height; wooden roofs permitted; dwellings brick and wood, two and a half and three stories; fire department consists of 2 steam engines, 1 hand engine, 4 hose carriages; Siamese couplings used; quantity of serviceable hose, 250 feet rubber; 200 feet cotton; 150 feet linen; 600 feet leather; in poor condition, 150 feet rubber; 300 feet leather; value of apparatus and supplies, \$10,000; one building owned by department, value \$600; membership of department, 35, three paid; cost of maintaining department in 1882, \$500; gong alarm; water supply, water-works, gravity pressure; 50 miles of street mains; diameter of largest, 6 inches; smallest, 4 inches; 15 hydrants; pressure 50 pounds.

**Hughville**, Lycoming Co., population, 639; area, 400 acres; ordinance regulating sale and use of fire-works; frame buildings, two stories in height; shingle roofs; 1 hand engine, value \$300; water supply, wells.

**Hummeltown**, Dauphin Co., population, 1043; 2 hand engines; water supply, wells and cisterns; volunteer fire department, 200 men.

**Huntingdon**, Huntingdon Co., population, 4125; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height, three stories; wooden roofs permitted; dwellings, frame and brick, two and three stories; fire department consists of 2 steam engines; 1 hand engine, 1 chemical engine; 1 hook and ladder company; 4 hose carriages; Siamese couplings used; 2500 feet leather hose in good condition; 300 feet rubber, poor; value of apparatus and supplies, \$60,000; three buildings owned by department, value, \$40,000; membership of department, 450, all volunteer; total expense in 1882, \$1500; telephone alarm; chief elected by select town council; fire pa-

trol, supported by borough, 40 members; water supply, basin.

**Indiana**, Indiana Co., population, 1907; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, two stories, wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine; 2 chemical engines; 1 hook and ladder truck; 1 hose carriage; 600 feet good rubber hose; value of department apparatus and supplies, \$200; value of buildings owned by department, \$3500; membership of department, 135; all volunteer; total expense in 1882, \$500; bell alarm; chief elected by the companies; water supply, poor.

**Irwin**, Westmoreland Co., population, 1444; area, 100 acres; fire limit, 60 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two stories, wooden roofs permitted; dwellings, wood, two stories high; fire department consists of 1 hand engine; 1 hose carriage; 650 feet rubber hose in good condition, 400 feet poor; value of apparatus and supplies, \$2000; 1 building owned by department, value, \$800; membership of department, 33, all volunteers; total expense in 1882, \$200; bell alarm; water supply, 5 cisterns, supplied from roofs of buildings, capacity, 50,000 gallons.

**Jersey Shore**, Lycoming Co., population, 1411; 1 hand engine; 1 hose carriage; water supply, river and canal; 500 feet leather hose.

**Johnstown**, Cambria Co., population, 8380; 1 steam engine; 3 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 1000 feet cotton hose in good condition; 1100 feet leather, good; water-works, gravity pressure; 28 miles mains; 35 hydrants; 1 man paid part time; 119 volunteers; 2 horses.

**Jonestown**, Lebanon Co., population, 703; 1 hand engine; 1 hose carriage; 100 feet leather hose in good condition; water supply, wells and cisterns.

**Kennett**, Chester Co., population, 1247; area, 680 acres; fire limit, 80 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, brick, two and three stories; fire department consists of 1 hand engine, 1 hose carriage; 600 feet rubber hose, in good condition; value of apparatus and supplies, \$1200; one building in use by department, owned by borough, value \$500; membership of department, 50, all volunteers; cost of maintaining department in 1882, \$25; bell alarm; chief elected by board of engineers; water works, direct pumping system; reservoirs supplied by water power, capacity 36,000 gallons daily; 1 1/4 miles street mains; diameter of largest, 6 inches, smallest, 2 inches; 15 hydrants; pressure 25 to 50 pounds; cost of maintaining water department in 1882, \$200.

**Kingston**, Luzerne Co., population, 1418; 1 worthless hand engine; 1 hose carriage; 300 feet leather hose in good condition.

**Kittanning**, Armstrong Co., population, 2624; area, 100 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, two and three stories in height; shingle roofs permitted; dwellings, brick and wood, two stories; no fire department; 2 hook and ladder trucks; 1100 feet leather hose in good condition; 2 buildings in use by department; membership of department, 40, all volunteer; bell alarm; water works, direct pumping system; 1 reservoir, pumped from river; 10 to 12 miles of street mains; diameter of largest, 10 inches; smallest, 6 inches; 30 hydrants.

**Kutztown**, Berks Co., population, 1198; brick and frame buildings; 1 hand engine; water supply, poor.

**Lancaster**, Lancaster Co., population, 25,769; area, 2560 acres; fire limit, 2560 acres; chief engineer investigates fires; mercantile buildings, usually brick, three stories in height; mostly slate

roofs; dwellings, brick and frame, two to three stories; fire department: 4 steam engines, 1 hook and ladder truck, 4 hose carts; 3500 feet rubber, 500 feet leather hose, in good condition; several factories have private hose; 14 horses for apparatus; value of apparatus and supplies, \$24,535; city rents buildings, but is negotiating for purchase; membership of department, 39; full paid members, 10; part paid, 29; total expense for 1882, \$26,467; Gamewell fire alarm in use; chief elected by city council; water supply, 2 reservoirs, supplied by steam pumps, capacity, 3,000,000 gallons per day; 32 miles street mains; largest, 20 inches; smallest, 4 inches; 378 hydrants; hydrant pressure, 25 pounds.

**Lebanon**, Lebanon Co., population, 8778; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, three stories; wooden roofs permitted; dwellings, brick and frame, two stories; fire department consists of 3 steam engines, 1 hook and ladder truck, 6 hose carriages; 1600 feet cotton hose; 1200 feet leather, in good condition; value of department apparatus and supplies, \$16,500; value of buildings owned by department, \$20,000; total expense in 1882, \$650; chief elected by delegates from each company; water supply, gravity pressure; 16 miles street mains and supply pipes; diameter of largest, 16 inches; smallest, 4 inches; 72 hydrants; pressure, 68 pounds.

**Leechburgh**, Armstrong Co., population, 1123; water supply, river; no fire protection.

**Lehigh**, Carbon Co., population, 1937; area, 2560 acres; fire limit, same; sale and use of fire-works and fire-crackers prohibited; mercantile buildings, brick, three and four stories high; dwellings, wood, two and one-half and three stories; fire department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck; 1200 feet hose; value of apparatus and supplies \$800; membership of department, 30, all volunteer; total expense in 1882, \$100; water supply, wells.

**Lewisburg**, Union Co., population, 3080; area, 320 acres; fire limit, 200 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height; no building law; dwellings, brick, stone and wood, two and three stories; fire department consists of 1 steam engine, 1 hand engine, 3 hose carriages; Siamese couplings used; 1500 feet rubber hose in good condition; 200 feet cotton good, 300 poor; value of apparatus and supplies, \$10,000; 1 building owned by department, value \$3,500; membership of department, 100, 3 paid; cost of maintaining department in 1882, \$150; bell alarm; chief elected by borough council; water-works in construction; pumping system.

**Lewistown**, Mifflin Co., population, 3222; 1 steam engine, 2 hook and ladder trucks, 3 hose carriages; 1800 feet rubber hose in good condition; 1800 feet poor; 1800 feet leather, good; 1800 feet poor; water-works, gravity pressure; 25 hydrants; 1 man paid part time; 100 volunteers.

**Liberty**, Tioga Co., population, 1629; no fire protection.

**Lititz**, Lancaster Co., population, 1113; 2 chemical engines; 3 hand engines; 50 feet cotton hose in good condition; water supply, creek; volunteer fire department, 25 men.

**Lock Haven**, Clinton Co., population, 5845; area, 600 acres; fire limit, 400; mercantile buildings, brick, three stories; dwellings, brick and wood, two and three stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; quantity of serviceable hose, 100 feet rubber, 50 cotton, 1800 leather; in poor condition, 300 feet leather; 2 horses; value of apparatus and supplies, \$9000; 1 building owned by department, value, \$4000; 1 rented at \$60 per year, value, \$400; membership of department, 100, 2 full paid; cost of maintaining department in 1882, \$500; bell alarm; chief elected by city council; water supply, 2 reservoirs, supplied by streams; capacity, 4,100,000

## PENNSYLVANIA.—Continued.

gallons daily, gravity pressure; 15 miles street mains and supply pipes; diameter of largest, 12 inches; smallest, 3 inches; 55 hydrants; water pressure, 60 pounds; cost of maintaining water department in 1882, \$1706.

**London Grove**, Chester Co., population, 2148; no fire protection.

**Lykens**, Dauphin Co., population, 2154; no fire protection.

**Mahanoy Plane**, Schuylkill Co., population, 2000; no fire protection.

**Mansfield**, Allegheny Co., population, 1172; area, 2560 acres; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 400 feet rubber hose in good condition, 100 poor; value of apparatus and supplies, \$450; membership of department, 25 all volunteers; bell alarm; chief elected by council; water supply, wells.

**Mansfield**, Tioga Co., population, 1611; area, 1406 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 4 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$750; 1 building owned by department, value, \$350; membership of department, 60, all volunteers; total expense in 1882, \$250; bell alarm; chief elected by company; water supply, private.

**Mansfield Valley**, Allegheny Co., population, 2547; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose in good condition; water supply, 12 cisterns; volunteer fire department, 29 men.

**Manheim**, Lancaster Co., population, 1666; area, 1280 acres; fire limit, 960 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height, wooden roofs permitted; dwellings, wood and brick, two and three stories; fire department consists of 2 hand engines, 1 hose carriage; 300 feet linen hose, 200 feet leather hose, in good condition; value of apparatus and supplies, \$1000; 1 building used by department, value, \$800; membership of department, 100, all volunteers; bell alarm; chief elected by the company; water supply, wells and 200 cisterns, supplied from roofs of buildings.

**Marietta**, Lancaster Co., population, 2503; area, 2000 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, frame and brick, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 1000 feet rubber hose in poor condition; 1000 feet leather, in good condition, 600 poor; value of apparatus and supplies, \$1500; 1 building owned by department, value, \$7000; membership of department, 71, all volunteers; bell alarm; chief elected by members of department; water supply, river, canal and 4 cisterns.

**Mauch Chunk**, Carbon Co., population, 3752; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick, four stories in height; shingle roofs permitted; dwellings, brick and wood, three stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck; 3 hose carriages; 800 feet leather hose in good condition; 450 feet rubber, poor; value of apparatus and supplies, \$8000; a building owned by department, value, \$1000; membership of department, 116; part paid members, 4; chief elected by members of department, and confirmed by council; water supply, 4 reservoirs, supplied by springs; gravity system; 3½ miles street mains and supply

pipes; diameter of largest, 6 inches; smallest, 3 inches; 33 hydrants; water pressure, 80 pounds.

**McKeesport**, Allegheny Co., population, 8218; 1 hook and ladder truck.

**Meadville**, Crawford Co., population, 8680; 1 steam engine; 1 hook and ladder truck; 7 hose carriages; 3000 feet rubber hose in good condition; 500 feet cotton, good; 1200 feet leather, poor; water-works, gravity pressure; 15 miles mains; 87 hydrants; volunteer fire department, 265 men; 2 horses.

**Mechanicsburg**, Cumberland Co., population, 3018; area, 400 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height, wooden roofs permitted; dwellings, brick and wood, two and three stories; fire department consists of 1 steam engine, 1 hand engine, 8 ladders and 4 hooks, 2 hose carriages; 600 feet rubber hose in good condition, 200 poor; 900 feet leather hose in good condition, 300 poor; value of apparatus and supplies, \$6500; 1 building owned by department, value, \$4000; membership of department, 100, 5 paid; total expense in 1882, \$300; bell alarm; water-works, gravity pressure; 2 reservoirs; 6 or 7 miles street mains; diameter of largest, 6 inches; smallest, 4 inches; 23 hydrants; hydrant pressure, 30 pounds.

**Media**, Delaware Co., population, 1919; 6 chemical extinguishers; 1 hose carriage; 300 feet rubber hose in good condition; water-works, direct pressure; 4 miles mains; 10 hydrants.

**Mercoer**, Mercer Co., population, 2344; 1 hand engine; 1 hook and ladder truck; 300 feet rubber hose in good condition; water supply, cisterns; volunteer fire department, 25 men.

**Mesheppen**, Wyoming Co., population, 554; area, 400 acres; frame buildings; no fire department; water-works, gravity pressure; 2 reservoirs supplied by springs, and pipe from creek; capacity, 30,000 gallons per day; diameter of largest main, 3 inches; smallest, ¾ of an inch; 3 hydrants; water-works owned by private company.

**Meyersdale**, Somerset Co., population, 1423; no fire protection.

**Middletown**, Dauphin Co., population, 3351; 1 steam engine, 1 hand engine, 3 hose carriages; 200 feet rubber hose in good condition, 800 feet poor; 500 feet cotton, good; 500 feet leather, poor; water supply, wells and cisterns; volunteer fire department, 200 men.

**Mifflinburg**, Union Co., population, 1168; no fire protection.

**Mifflintown**, Juniata Co., population, 842; 1 hand engine, 3 hook and ladder trucks; water supply, canal; 600 feet leather hose in poor condition.

**Milford**, Pike Co., population, 984; area, 200 acres; mercantile buildings, brick, height, two stories; dwellings, frame, two stories; fire department: 400 feet rubber hose in good condition; value of department apparatus and supplies, \$800; one building owned by department, value, \$50; chief appointed by council; water supply, spring, gravity system; 2 miles street mains; diameter of largest pipe, 8 inches; smallest, 4 inches; 38 hydrants; pressure, 65 pounds; cost of maintaining water department in 1882, \$300.

**Millersburg**, Dauphin Co., population, 1440; no fire protection.

**Millertown**, Butler Co., population, 1108; area, 640 acres; fire limit, 480 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 hose carriage; 300 feet rubber hose in good condition; 300 feet, poor; 200 feet cotton, good; value of apparatus and supplies, \$200; 1 building in use by department; membership of department, 35, all volunteers; total expense in 1882, \$100; bell alarm; chief elected by company;



water supply, 2 reservoirs; supplied from well; gravity system; 1 mile of street mains; diameter of largest 5 inches; smallest, 3 inches; 12 hydrants.

**Millersville**, Lancaster Co., population, 1121; no fire protection.

**Milton**, Northumberland Co., population, 2102; mercantile buildings, brick; two stories in height; shingle roofs permitted; dwellings, brick and frame, two stories; fire department consists of 1 steam engine, 10 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 300 feet rubber hose, 1000 feet leather, in good condition; value of apparatus and supplies, \$6000; one building owned by department, value, \$1500; membership of department, 18, part paid; total expense in 1882, \$400; bell alarm; chief elected by council; water supply, river and canal.

**Minersville**, Schuylkill Co., population, 3249; area, 640 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, frame, two stories high; wooden roofs permitted; dwellings frame, two stories; fire department: 1 hook and ladder truck, 3 hose carriages; quantity of serviceable hose; 600 feet rubber; 400 feet, cotton; 500 feet, leather; in poor condition; value of fire department apparatus, \$4000; four buildings owned by department, value, \$3000; one rented, annual rental, \$100; membership of department, 150, all volunteers; cost of maintaining department in 1882, \$500; bell alarm; chief elected by companies; water-works, gravity system; 8 miles street mains; diameter of largest pipe, 10 inches; smallest, 3 inches; number of hydrants, 30; water department owned by private corporation.

**Monongahela**, Washington Co., population, 2904; area, 1000 acres; fire limit, 500 acres; frame and brick buildings; no fire protection or water supply.

**Montoursville**, Lycoming Co., population, 1193; no fire protection.

**Montrose**, Susquehanna Co., population, 1722; area, 640 acres; fire limit, 320 acres; ordinance regulating sale and use of fire-works; frame buildings, two stories in height, shingle roofs permitted; fire department consists of 3 hand engines, 1 hook and ladder truck, 3 hose carriages; 600 feet leather hose in good condition; value of apparatus and supplies, \$3000; value of buildings in use by department, \$1580; membership of department, 120, all volunteers; total expense in 1882, \$150; bell alarm; chief appointed by borough council; water supply, 12 cisterns, supplied from buildings.

**Morris**, Tioga Co., population, 622; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 200 feet leather hose in good condition; water-works, gravity pressure; 4 hydrants; volunteer fire department, 46 men.

**Morrisville**, Bucks Co., population, 968; no fire protection.

**Mount Carmel**, Northumberland Co., population, 2358; no fire protection.

**Mount Joy**, Lancaster Co., population, 2058; 1 hand engine; 1 hose carriage; 500 feet linen hose in good condition; 508 feet leather, good; 200 feet poor; water works, direct pressure; 5 miles mains; 40 hydrants; volunteer fire department, 65 men.

**Mount Pleasant**, Westmoreland Co., population 1197; area 300 acres; fire limit same; ordinance regulating sale and use of fire-works; mercantile buildings brick; height two and three stories; wooden roofs permitted; dwellings brick and frame, one and two stories; fire department consists of 2 hand engines; 1 hook and ladder truck; 300 feet rubber hose in good condition; 50 poor; value of apparatus and supplies, \$1800; one building owned by department, value \$300; membership of department 75, all volunteer; total expense in 1882, \$50; bell alarm; chief elected by company; water supply, wells and cisterns.

**Muncy**, Lycoming County, population 1174; ordinance regulating sale and use of fireworks; causes of fires investigated; mercantile buildings brick; height three stories; shingle roofs permitted; dwellings brick and wood, 2½ stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese coupling used; 800 feet rubber hose in good condition; 400 poor; 100 feet leather, good; 50 poor; 2 horses, value of apparatus and supplies, \$8000; 2 buildings owned by department, value \$2500; membership of department, 63, all volunteers; total expense in 1882, \$3500; bell alarm; chief elected by council; water supply, canal and wells.

**Myerstown**, Lebanon Co., population, 1580; area, 640 acres, mercantile buildings, brick and wood; two stories; fire department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; 300 feet rubber hose and 400 feet leather, in good condition; value of department apparatus \$2500; two buildings owned by department, value \$5000; membership of department, 200, volunteers; bell alarm; water supply, wells and cisterns.

**Nanticoke**, Luzerne Co., population, 3884; no fire protection.

**Nazareth**, Northampton Co., population, 984; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; water works, gravity pressure; 1 reservoir; 7 hydrants; good leather hose.

**Newberry**, Lycoming Co., population, 1412; no fire protection.

**New Bethlehem**, Clarion Co., population, 773; area, 100 acres; fire limit, 12 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two stories in height, wooden roofs permitted; dwellings, wood, two stories; fire department consists of 3 chemical engines, 4 chemical hand extinguishers; 1 horse; value of apparatus and supplies, \$2100; value of building in use by department, \$600; membership of department, 60, all volunteers; total expense in 1882, \$40; chief elected by company; water works in construction.

**New Brighton**, Beaver Co., population, 3653; 1 hand engine; 3 hose carriages; 800 feet rubber hose in good condition; 400 feet cotton, good; 100 feet poor; 500 feet leather, poor; water-works, direct pressure; 8 miles mains; 50 hydrants; volunteer fire department, 50 men.

**New Castle**, Lawrence Co., population, 8418; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick and stone, three and four stories in height; shingle roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 3000 feet rubber hose in good condition, 1000 feet, poor; 350 feet cotton hose, good; 150 poor; 2 horses; value of apparatus and supplies, \$8000; 3 buildings owned by department, value, \$4500; 1 rented at \$50 per year; value \$250; membership of department, 100; two paid; total expense in 1882, \$6500; bell alarm; chief elected by department and confirmed by council; water works; diameter of largest main, 12 inches; smallest, 4 inches; 106 hydrants; water pressure, 125 pounds.

**New Holland**, Lancaster Co., population, 1005; no fire protection.

**New Hope**, Bucks Co., population, 1152; 2 steam engines; 1 hand engine; 2 hose carriages; 900 feet leather hose in good condition; water supply, river and canal; volunteer fire department, 60 men.

**New Oxford**, Adams Co., population, 501; area, 360 acres; fire limit, 320 acres; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, brick, two stories in height, shingle roofs permitted; dwellings, brick, two and three stories; fire department



**PENNSYLVANIA.—Continued.**

mical hand extinguishers, 8 hooks, membership of department, no water supply, pumps, wells and cisterns.

erry Co., population, 1399; no fire

Bucks Co., population, 1007; 2 hand carriages; 750 feet leather hose in water supply, creek and 6 cisterns, department, 50 men.

Lumberland Co., population, 1547; rating sale and use of fire works; 1000, brick and wood, two and three department consists of 2 hand engines, 500 feet leather hose in good condition of department, 60, all volunteer; 1 company; water supply, wells and

1, Montgomery Co., population, 10 acres; fire limit same; ordinance and use of fire-works; mercantile buildings, three stories in height; wooden dwellings, brick, three stories, fire consists of 3 steam engines, 1 hook and hose carriages; Siamese couplings cotton hose in good condition, 2450 feet; good, 300 poor; 4 horses; value of supplies, \$15,600; four buildings department, value, \$41,000; membership 100, all volunteer; cost of maintaining in 1882, \$6000; bell alarm, water cisterns, supplied by force pumps from 2,000,000 gallons daily, 15 miles of diameter of largest, 24 inches, smallest, number of hydrants, 125, hydrant standards.

Erie Co., population, 1396; no fire

Island, Northumberland Co., population, 1 hook and ladder truck; water supply; volunteer fire department, 30

Venango Co., population, 7315; 3 hand hook and ladder trucks, 4 hose feet rubber hose in good condition, water works, gravity and direct lines mains; 73 hydrants; volunteer, 200 men.

Allegheny, Clearfield Co., population, 1000; no fire protection.

Greene Co., population, 1302; area, 1280 acres, ordinance regulating sale of fire-works, causes of fires investigated; mercantile buildings, brick, three stories, dwellings, brick, two and a half and three stories; fire department consists of 1 steam engine, 2 hand extinguishers; 1 hook and hose carriage, 600 feet cotton hose in, 200 feet leather in poor condition; apparatus and supplies \$5000; value of buildings \$1000; membership, 60, all volunteers, cost of department in 1882, \$300; bell alarm; 1 company and appointed by mayor; gravity pressure; 1 reservoir, supplied by pump, capacity, 50,000 gallons daily; street mains, diameter of largest, 8 inches, 4 inches; 21 hydrants; pressure, cost of maintaining water department in

Butler Co., population, 1186; area, ordinance regulating sale and use of fire-works; material of mercantile buildings, two stories, wooden roofs permitted; one, one story, fire department, 2 hand extinguishers; 2 hose carriages; hose in good condition, 200 feet poor; department apparatus, \$1800; two buildings to department, value, \$500; member-

ship of department, 100, full paid; bell and steam whistle alarm, chief elected by town council; water-works, direct pumping system; 1 reservoir, supplied by pumps, capacity, 74,000 gallons per day; 2 miles street mains, diameter of largest, 3½ inches; smallest, 2 inches, 19 hydrants, expense of maintaining water department in 1882, \$1700.

Philadelphia, Philadelphia Co., population, 247,170; 35 steam engines, 4 hand engines, 8 hook and ladder trucks, 30 hose carriages, 45,000 feet rubber hose in fair condition, water-works, gravity pressure, 100,000,000 gallons capacity; 8 reservoirs; 70 miles of main, 5700 hydrants; fire alarm telegraph, 212 street boxes; paid fire department, 429 men; horses.

Philipsburg, Centre Co., population, 1779; area, 300 acres; fire limit same; ordinance regulating sale and use of fire-works, mercantile buildings brick and frame, height two stories, wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 hand engine, 1 hose carriage, 400 feet linen hose in good condition, value of department apparatus and supplies, \$600; one building rented; membership of department, 206, all volunteer; total expense in 1882, \$500; bell and whistle alarm, chief elected by company, approved by council, water works, gravity pressure; 2 reservoirs, supplied by pumps; capacity from 8000 to 200,000 gallons daily, 5½ miles street mains; diameter of largest pipe, 8 inches; smallest, 3 inches; 45 hydrants, water pressure at hydrants, 60 pounds.

Phoenixville, Chester Co., population, 6682; area, 1600 acres, fire limit, 600 acres, mercantile buildings brick, two and three stories in height; shingle roofs permitted, dwellings brick, two and three stories, fire department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages, 1200 feet leather hose in good condition; value of apparatus and supplies \$7000; 3 buildings owned by department, value \$6000; membership of department, 78, all volunteer; cost of maintaining department in 1882, \$387; bell alarm, water supply, 1 reservoir, supplied by pump from river; capacity 2,500,000 gallons daily; 15 miles street mains; diameter of largest, 16 inches; smallest, 4 inches, 1000 hydrants; water pressure, 60 pounds, cost of maintaining water department in 1882, \$16,418.

Pittsburgh, Allegheny Co., population, 156,388; total area, 18,560 acres; fire limit, 12,000 acres; ordinance regulating sale of fire-works; fire marshal for investigating fires, mercantile buildings frame brick and iron, two to eight stories, shingle roofs permitted; dwellings wood and iron, two to three stories, fire department consists of 12 steam engines, 3 hook and ladder trucks, 14 hose carriages, 17 chemical hand extinguishers, 22,000 feet cotton hose, good condition; 56 horses; value of fire department apparatus and supplies, \$150,000; number of buildings in use by department, 13, value \$200,000; membership of department, 126, full paid, cost for maintaining department in 1882, \$146,000; Gamewell fire alarm system; 135 street boxes, chief engineer elected by fire commission; water supply reservoirs, gravity pressure; reservoirs supplied by pumps from Allegheny river; capacity, 60,000,000 gallons daily; 144 miles of street mains and supply pipes; diameter of largest, 36 inches; of smallest, 4 inches, number of hydrants, 4000; water pressure at hydrants, 30 to 100 pounds, cost of maintaining water department in 1882, \$300,000.

Pittston, Luzerne Co., population, 7472; 1 steam engine, 2 hose carriages; 2000 feet hose in good condition; water works, gravity pressure 2,000,000 gallons capacity; 2 reservoirs; 50 hydrants, volunteer fire department, 100 men; 10 horses.

Port Carbon, Schuylkill Co., population, 2346; no fire protection.

Pottstown, Montgomery Co., population, 5305; 2 steam engines, 6 chemical extinguishers; 1 hook and ladder truck, 4 hose carriages, 100 feet rubber

hose in good condition, 2000 feet leather, good; 500 feet poor; water-works, gravity pressure, river; 7 miles mains; 42 hydrants; volunteer fire department, 306 men.

**Quakertown**, Bucks Co., population, 1769; no fire protection.

**Quincy**, Franklin Co., population, 3187; no fire protection.

**Reading**, Bucks Co., population, 43,278; area, 4558 acres; fire limit has a circumference of 9 miles, and use of fire-works and fire-crackers prohibited; mercantile buildings, brick, height, three stories, tin and slate roofs; dwellings, brick, two and three-quarters stories; fire department consists of 7 steam engines, 4 chemical hand extinguishers, 2 hook and ladder trucks; 11 hose carriages, 1 salvage corps wagon; Siamese couplings used; amount of serviceable hose, 350 feet rubber, 3650 cotton, 7500 leather; in poor condition, 4300 feet leather; 30 horses in all, 27 owned; value of department apparatus and supplies, \$58,450; 9 buildings owned by department, value, \$64,000; 1 rented at \$400 per annum; membership of department, 3000; full paid members, 13; part paid, 2; cost of maintaining department in 1882, \$18,000; Gamewell fire alarm and telephone; 36 street boxes; chief elected by companies; fire patrol supported by members and city; number of permanent members, 18; cost of maintaining patrol in 1882, \$425; water supply, gravity pressure; 8 reservoirs; capacity, 400 gallons daily; number of miles street mains, 40; diameter of largest pipe, 24 inches; smallest, 6 inches; number of hydrants, 510; water pressure, 50 pounds; cost of maintaining water department in 1882, \$28,000.

**Renovo**, Clinton Co., population, 3708; area, 150 acres; fire limit, same; ordinance regulating sale and use of fire-works and for investigating causes of fires; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 4 chemical hand extinguishers, 4 hose carriages; 1200 feet rubber hose in good condition, 500 poor; 1350 cotton, good; 2 horses; value of apparatus and supplies, \$10,000; 2 buildings owned by department, value, \$1500; membership of department, 95; part paid members, 52; total expense in 1882, \$600; water supply, 2 reservoirs, supplied by streams; capacity, 1,000,000 gallons daily; gravity system; 5 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 60 hydrants.

**Reynoldsville**, Jefferson Co., population, 1410; no fire protection.

**Ridgeway**, Elk Co., population, 1500; no fire protection.

**Rochester**, Beaver Co., population, 2552; no fire protection.

**Saltsburgh**, Indiana Co., population, 2000; no fire protection.

**Schuylkill Haven**, Schuylkill Co., population, 3052; no fire protection.

**Scranton**, Lackawanna Co., population, 45,850; 4 steam engines; 3 hand engines; 1 hook and ladder truck; 13 hose carriages; 3500 feet rubber hose in good condition, 1500 feet poor; 500 feet cotton, good; 1000 feet leather, good, 800 feet poor; water-works, gravity pressure; 35 miles mains; 121 hydrants; 9 men paid part time; 312 volunteers; 8 horses.

**Selin's Grove**, Snyder Co., population, 1431; ordinance prohibiting the sale and use of fire-works; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, brick, two and a half stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 800 feet leather hose, good condition; 800 feet rubber, poor; value of apparatus and supplies, \$8050; 1 building owned by department, value, \$2500; membership of department, 80, all volunteers; total expense in

1882, \$225; bell alarm; water supply, river, creek and canal.

**Sewickley**, Allegheny Co., population, 2053; area, 640 acres; fire limit, same; mercantile buildings, brick and wood, two stories in height; shingle roofs permitted; dwellings, brick and wood, two stories; fire department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hose carriage; Siamese couplings used; 1000 feet linen hose in good condition, 1000 poor; value of apparatus and supplies, \$1800; 1 building owned by department, value, \$400; membership of department, 35, all volunteers; cost of maintaining department in 1882, \$100; chief elected by members of department; water supply, 1 reservoir, supplied by springs; capacity, 4,000,000 gallons daily, gravity system; 9 miles street mains; diameter of largest, 12 inches; smallest, 3 inches; 25 hydrants; water pressure, 45 pounds; cost of maintaining water department in 1882, \$950.

**Shaefferstown**, Beaver Co., population, 1500; 1 chemical engine; 100 feet rubber hose in good condition; water supply, gravity pressure;  $\frac{1}{2}$  mile of mains; volunteer fire department, 70 men.

**Shamokin**, Northumberland Co., population, 1263; ordinance regulating sale and use of fire-works; and for investigating causes of fires; mercantile buildings brick, three stories in height; shingle roofs permitted; dwellings wood, 2  $\frac{1}{2}$  stories; fire department consists of 1 steam engine, 4 hose carriages; 1200 feet rubber hose in good condition; 500 feet poor; 500 feet cotton, good; value of apparatus and supplies, \$6900; value of department buildings, \$12,200; membership of department, 215, all volunteer; total expense in 1882, \$600; chief elected by companies; water works, gravity system; 20 miles street mains; diameter of largest, 12 inches; smallest 4 inches; 22 hydrants; water pressure 55 pounds; water-works owned by private corporation.

**Sharon**, Mercer Co., population, 5684; ordinance regulating sale and use of fire-works; mercantile buildings brick, two stories in height; frame dwellings; two stories; fire department consists of 1 steam engine; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1600 feet rubber hose in good condition; 200 poor; 2 horses; value of apparatus and supplies, \$10,000; one building owned by department, value \$10,000; membership of department, 50; 2 paid; total expense in 1882, \$1800; bell alarm; chief elected by department and confirmed by borough council; water supply, river and two cisterns; capacity of each cistern, 30,000 gallons daily.

**Sharpsburgh**, Allegheny Co., population, 3466; 1 hook and ladder truck; 1 hose carriage; volunteer fire department, 15 men.

**Sharpville**, Mercer Co., population, 1824; no fire protection.

**Shenandoah**, Schuylkill Co., population, 10,747; 2 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 2050 feet leather hose in good condition; water works; gravity pressure; 5 reservoirs; 24 hydrants; volunteer fire department, 130 men.

**Shickshinny**, Luzerne Co., population, 1058; no fire protection.

**Shipensburg**, Cumberland Co., population, 2213; ordinance regulating sale and use of fire-works; mercantile buildings brick, two and three stories in height; shingle roofs permitted; dwellings brick; two and three stories; fire department consists of 2 hand engines, 2 hose carriages, 1200 feet leather hose in good condition; 300 poor; value of apparatus and supplies, \$3000; two buildings owned by department, value \$5,000; membership of department, 150, all volunteers; bell alarm; water supply, stream, wells and 3 cisterns.

## PENNSYLVANIA.—Continued.

**Slatington**, Lehigh Co., population, 1634; 1 hand engine, useless; 4 chemical extinguishers; 1 hose carriage; water supply, springs.

**Smithport**, McKean Co., population, 872; area 400 acres; fire limit, 200 acres; mercantile buildings wood and brick, three stories in height, wooden roofs permitted; dwellings wood, two stories; fire department consists of 1 hose carriage, 800 feet rubber hose in good condition; value of apparatus and supplies, \$1500; 1 building owned by department; membership of department, 50; 1 paid; cost of maintaining department in 1882, \$200; bell alarm; chief elected by company; water supply, reservoir supplied by spring; gravity system; 3 miles street mains; diameter of largest, 6 inches, smallest, 3 inches; 15 hydrants; water pressure at hydrants, 90 pounds; cost of maintaining water department in 1882, \$300.

**Somerseset**, Somerset Co., population, 1197; area, 640 acres; sale and use of fire-works prohibited; mercantile buildings, brick, height two and three stories, wooden roofs permitted; dwellings, frame and brick, two stories; no fire department; 1 chemical engine, 4 chemical hand extinguishers; value of department apparatus and supplies, \$1000; one building owned by department, value, \$200; water supply, wells and cisterns.

**Spring City**, Chester Co., population, 1112; no fire protection.

**St. Clair**, Schuylkill Co., population, 4149; 2 hose carriages; 1500 feet leather hose in good condition; water works, gravity pressure; 40 hydrants; volunteer fire department, 40 men.

**St. Mary's**, Elk Co., population, 1501; 2 hand engines; 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 100 feet rubber hose in good condition; 700 feet, cotton, good; 200 feet leather, good; water supply, creek and wells; volunteer fire department, 180 men.

**St. Petersburg**, Clarion Co., population, 1044; area, 150 acres; fire limit, 100 acres; ordinance regulating sale and use of fire-works; mercantile buildings, wood, height two stories; wooden roofs permitted; dwellings wood, two stories; fire department consists of 1 hose carriage; 500 feet rubber hose in good condition; membership of department, 30, all volunteer; bell alarm; chief elected by company, water supply, gravity pressure; 2 reservoirs; diameter of largest main, 8 inches, smallest 2½; number of hydrants, 10.

**Strasburgh**, Lancaster Co., population, 1005; 2 hand engines; 1 hose carriage; 300 feet rubber hose in good condition.

**Stroudsburg**, Monroe Co., population, 1860; area, 300 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, height 2½ and three stories; wooden roofs permitted; dwellings, brick and wood, two and three stories; fire department consists of 1 steam engine, 2 hose carriages; Siamese couplings used; number feet of hose in good condition, 400 rubber, 300 cotton, 300 leather; value of department apparatus and supplies, \$5200; 1 building owned by department, value, \$1000; membership of department, 30, three paid; water supply, gravity pressure; 2½ miles street mains and supply pipes; diameter of largest, 6 inches, smallest, 4 inches; 14 hydrants; cost of maintaining water department in 1882, \$350.

**Sugar Grove**, Warren Co., population, 1861; area, 250 acres; fire limit, same; frame and brick buildings; no fire protection.

**Sunbury**, Northumberland Co., population, 4077; area, 1280 acres; ordinance regulating sale and use of fire-works; fire committee of council investigate causes of fires; mercantile buildings, brick and wood, three stories in height; shingle roofs permitted; dwellings brick and wood, two stories; fire department consists of 2 steam engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 5 hose

carriages; Siamese couplings used; 1700 feet cotton hose in good condition, 1500 feet rubber, fair, 1000 feet linen, poor; 2 horses; value of apparatus and supplies, \$12,000; 3 buildings owned by department, value, \$16 000; membership of department, 300; all volunteer; total expense in 1882, \$1500; bell alarm; chief elected by citizens; water supply, stand pipes, river and spring.

**Susquehanna**, Susquehanna Co., population, 3467; 1 hose carriage; 700 feet leather hose in good condition; water works, gravity pressure; 1 reservoir; 15 hydrants; volunteer fire department, 32 men.

**Tamaque**, Schuylkill Co., population, 5730; area, 960 acres; mercantile buildings, stone, three stories in height; shingle roofs permitted; dwellings, wood, two and a half stories; fire department; consists of 1 steam engine, 3 hose carriages; Siamese couplings used; 500 feet rubber hose in good condition; 700 feet linen, good; 500 feet leather, good; 2 horses; value of apparatus and supplies, \$10,000; 2 buildings owned by department, value, \$50,000; membership of department, 150, 1 member full paid, 3 part paid; total expense in 1882, \$10,000, bell alarm; chief elected by the company; water supply, 1 reservoir, supplied by springs, capacity, 5,000,000 gallons daily; 6 miles street mains; diameter of largest, 8 inches; smallest, 4 inches; 72 hydrants; water pressure, 106 pounds.

**Tarantum**, Allegheny Co., population, 1245; no fire protection.

**Tidioute**, Warren Co., population, 1255; area, 600 acres; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 hand engine, 3 hose carriages; Siamese couplings used; 700 feet rubber hose, 400 feet cotton, 300 feet linen, in good condition; value of apparatus and supplies, \$1300; 2 buildings owned by department, value, \$800; membership of department, 30, all volunteers; bell alarm; chief elected by the company, and approved by council; water supply, 1 reservoir, gravity system; 2 miles street mains; diameter of largest, 8 inches, smallest, 6 inches; 19 hydrants; water pressure, 60 pounds; cost of maintaining water department in 1882, \$600.

**Tioga**, Tioga Co., population, 520; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height, frame dwellings, two stories; fire department consists of 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 1000 feet hose in good condition; chief elected by the company; water supply, gravity system; 2 reservoirs, supplied by brook; diameter of largest main, 6 inches, smallest, 3 inches; 14 hydrants; water pressure, 85 pounds.

**Titusville**, Crawford Co., population, 9046; area, 2600 acres; fire limit, 1400 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and wood, three stories in height; wooden roofs permitted; dwellings, brick and wood, three stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 5 hose carriages; 1000 feet rubber hose in good condition, 450 poor; 1200 feet cotton hose, good, 500 poor; 4 horses; value of department apparatus and supplies, \$11,2000; four buildings owned by department, value, \$8500; membership of department, 31; full-paid members, 4, part paid, 27; cost of maintaining department in 1882, \$3750; bell and telephone alarm; chief appointed by council; fire police supported by city; number of members, 20; water supply, Holly water-works; wells, capacity 900,000 gallons per day; ten miles street mains; diameter of largest pipe, 15 inches, smallest, 3 inches; number of hydrants, 56; water pressure at hydrants, 80 pounds; cost of maintaining water department in 1882, \$7800.

**Towanda**, Bradford Co., population, 3814; mercantile buildings brick, three stories in height; dwellings wood and brick, two stories; fire department consists of 1 steam engine, 1 hand engine, 1

hook and ladder truck, 5 hose carriages; Siamese couplings used; 1700 feet cotton hose in good condition, 400 poor; value of apparatus and supplies, \$9200; 2 buildings owned by department, value, \$15,000; membership of department 215, all volunteer; cost of maintaining department in 1882, \$890; bell alarm; chief elected by companies; water supply, river and water-works; gravity pressure; 10 miles street mains; diameter of largest, 14 inches, smallest, 6 inches; 56 hydrants; pressure, 90 pounds.

**Tremont**, Schuylkill Co., population, 1785; area, 2560 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings frame and brick, height two and three stories; wooden roofs permitted; dwellings frame, two and three stories; fire department consists of 1 steam engine, 1 hose carriage; 200 feet rubber hose in poor condition, 800 feet leather in good condition; value of department apparatus and supplies, \$6000; 1 building owned by department, value, \$2500; membership of department, 58, all volunteer; cost of maintaining department in 1882, \$100; chief elected by the company; water supply, streams and hydrants.

**Troy**, Bradford Co., population, 1241; ordinance regulating sale and use of fire-works; frame buildings, two stories in height; shingle and slate roofs; fire department consists of 1 steam engine, 2 hose carriages; Siamese couplings used; 500 feet rubber hose in good condition, 500 poor; 500 feet leather, good; value of apparatus and supplies, \$4000; 1 building owned by department, value, \$3000; membership of department, 75, all volunteer; total expense in 1882, \$150; bell alarm; chief elected by company; water supply, 2 reservoirs, supplied by springs; gravity system; 1 mile of street mains, diameter, 6 inches; 7 hydrants.

**Tulpehocken**, Berks Co., population, 2092; no fire protection.

**Tunkhammock**, Wyoming Co., population, 1116; 1 steam engine; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 2800 feet hose in good condition; water-works, gravity pressure; 2 reservoirs; 5 miles of mains; 28 hydrants; volunteer fire department, 227 men.

**Tyrone**, Blair Co., population, 2678; area, 150 acres; fire limit same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood; height, two and three stories; wooden roofs permitted; dwellings, brick and frame; two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; 1000 feet leather hose, good condition; 2 horses; value of department apparatus and supplies, \$8280; 2 buildings, owned by department, value, \$8800; membership of department, 150, all volunteers; cost of maintaining department in 1882, \$1200; whistle alarm; chief elected by council; water supply distributed by water pipes from a dam;  $4\frac{1}{4}$  miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 25 hydrants; pressure, 20 pounds.

**Union City**, Erie Co., population, 2171; area, 1000 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two and three stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hand engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 1000 feet linen hose in good condition; 2 horses; value of department apparatus and supplies, \$2000; one building, owned by department, value, \$1000; membership of department, 60, all volunteers; total expense in 1882, \$200; chief elected by council; water supply, river.

**Uniontown**, Fayette Co., population, 3265; area, 700 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, three stories in height; wooden roofs used; dwellings wood, two and a half stories; fire department consists of 1 steam engine, 2 hand engines, 1 ladder truck, 3

hose carriages; Siamese couplings used; 750 feet rubber hose in good condition; 300 feet leather, poor; value of apparatus and supplies, \$6000; 1 building, owned by department, value, \$5000; total expense in 1882, \$1000; chief appointed by council; water supply, reservoir; 2 cisterns; 5 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 20 hydrants; pressure of water, 130 pounds.

**Warren**, Warren Co., population, 2810; 1 steam engine; 1 hand engine; 3 hose carriages; 1600 feet hose in poor condition; water supply, river and creek; volunteer fire department, 75 men.

**Washington**, Washington Co., population, 4292; area, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and stone, height, three stories; wooden roofs permitted; dwellings, brick, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1850 feet good cotton hose; value of department apparatus and supplies, \$9000; two buildings owned by department, value, \$30,000; one rented at \$700 per annum; membership of department, 112; 12 part paid; total expense in 1882, \$340; bell alarm; chief elected by council; water supply, 16 cisterns, supplied from roofs of buildings; capacity, 500 gallons daily.

**Waterford**, Erie Co., population, 784; 1 hand engine; 320 feet rubber hose in good condition; 100 feet poor; water supply 1 reservoir.

**Watsonstown**, Northumberland Co., population, 1481; 1 steam engine, 1 hook and ladder truck; 2 hose carriages; 500 feet rubber hose in good condition; 500 feet poor; 1000 feet leather, good; water supply, canal; 4 reservoirs; volunteer fire department, 100 men.

**Waynesborough**, Franklin Co., population, 1888; 1 steam engine; 1 hand engine; 1 hook and ladder truck; volunteer fire department, 125 men.

**Waynesburgh**, Greene Co., population, 1208; no fire protection.

**Wellsborough**, Tioga Co., population, 2228; area, 2560 acres; fire limit, 10 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 1 hand engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 400 feet cotton hose in good condition; 150 poor; 200 feet leather hose, good; 100 poor; value of apparatus and supplies, \$3000; 1 building owned by department, value, \$1000; membership of department, 120, all volunteers; total expense in 1882, \$500; bell alarm; chief elected by members of department; water supply, wells and streams and 10 cisterns.

**West Chester**, Chester Co., population, 7046; 3 steam engines, 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, 1200 feet rubber hose in good condition; 400 feet poor; 609 feet linen, poor; 400 feet leather, good; water-works, direct pressure, creek; 1 reservoir; 8 miles mains; 85 hydrants; 15 men paid part time; 185 volunteers.

**West Newton**, Westmoreland Co., population, 1475; no fire protection.

**White Haven**, Luzerne Co., population, 1408; 1 steam engine, 3 hose carriages, 1500 feet rubber hose in good condition; volunteer fire department, 60 men.

**Wilkes Barre**, Luzerne Co., population, 23,339; ordinance regulating sale and use of fire-works and for investigating causes of fires; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, frame, two and three stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 7 hose carriages; Siamese couplings used; 2850 feet rubber hose, 770 feet linen, 2600 feet leather, in good condition; 5 horses; 8 buildings in use by department; member-



PENNSYLVANIA.—*Continued.*

ship of department, 90; full paid members, 4; part paid, 86; total expense of department in 1882, \$3000; bell alarm; chief appointed by city council; water supply, 2 reservoirs, supplied from creek and pond, gravity system; diameter of largest main, 15 inches; smallest, 2 inches; 220 hydrants; water pressure, 35 to 40 pounds; water-works owned by private company.

**Williamsport**, Lycoming Co., population, 18,934; area, 4480 acres; fire limit, 640 acres; mercantile buildings, three to five stories in height; dwellings, brick and wood, two and three stories; fire department consists of 3 steam engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 1100 feet cotton hose in good condition; 1966 leather hose, good, 2712 poor; 11 horses; value of apparatus and supplies, \$18,822; value of department buildings, \$28,000; membership of department, 36; full paid members, 11; part paid, 25; total expense in 1882, \$13,286; fire alarm boxes and telephone; number of boxes, 14; chief elected by

common council; water supply, 2 reservoirs, gravity pressure; diameter of largest main, 16 inches; smallest, 3 inches; 175 hydrants; pressure of water at hydrants, 45 pounds.

**Williamstown**, Dauphin Co., population, 1771; no fire protection.

**Wolmsdorf**, Berks Co., population, 1097; 2 hand engines; 1 hook and ladder truck; 1 hose carriage; 300 feet leather hose in poor condition.

**Wrightsville**, York Co., population, 1776; no fire protection.

**Wyalusing**, Bradford Co., population, 1581; 1 hook and ladder truck; water supply, 2 cisterns; volunteer fire department, 21 men.

**York**, York Co., population, 13,940; 4 steam engines; 1 hand engine; 1 hook and ladder truck; 10 hose carriages; 1500 feet leather hose in good condition; 2400 feet poor; water-works, gravity pressure; 2 reservoirs; 10 miles of mains; 75 hydrants; volunteer fire department, 300 men.

## RHODE ISLAND.

**Arctic**, Kent Co., population, 845; 1 steam engine; 1 hose carriage; 1400 feet hose in good condition; volunteer fire department, 50 men.

**Bristol**, Bristol Co., population, 6028; area, 10,240 acres; fire limit, 2560 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, one to three stories in height; shingle roofs permitted; dwellings, wood, one to three stories; fire department consists of 1 steam engine, 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 3000 feet rubber hose in good condition; value of apparatus and supplies, \$35,000; value of department buildings, \$10,000; membership of department, 75, 3 paid; total expense in 1882, \$2000; bell alarm; chief elected by company, and approved by council; water supply, 1 reservoir, direct pumping system; 8 miles street mains; diameter of largest, 14 inches; smallest, 4 inches; 100 hydrants; water pressure, 80 pounds.

**Burrillville**, Providence Co., population, 5714; no fire protection.

**Central Falls**, Providence Co., population, 6770; area, 700 acres; fire limit, same; ordinance regulating sale and use of fire works; frame buildings, two and three stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 2 hose carriages; 2000 feet rubber hose, 500 feet leather, in good condition; value of apparatus and supplies, \$10,000; 1 building owned by department, value, \$15,000; membership of department, 200, all volunteers; total expense in 1882, \$2137; bell alarm.

**Coventry**, Kent Co., population, 4519; no fire protection.

**Cranston**, Providence Co., population, 5940; 1 steam engine; 1 hose carriage; 2800 feet hose in good condition; volunteer fire department, 50 men.

**East Greenwich**, Kent Co., population, 2887; 1 hand engine.

**East Providence**, Providence Co., population, 5056; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 950 feet linen hose in good condition; 300 feet leather, poor; water supply, river and cisterns; volunteer fire department, 100 men.

**Hopkinton**, Washington Co., population, 2952; no fire protection.

**Lincoln**, Providence Co., population, 13,765; area, 2560 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood, two and three stories in height, shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1

steam engine; 2 hose carriages; 2000 feet rubber hose in good condition; value of apparatus and supplies, \$10,000; 1 building owned by department, value with land, \$15,000; membership of department, 200, all volunteers; cost of maintaining department in 1882, \$2197; bell alarm; chief elected by tax payers; water supply, Pawtucket water-works; 10 miles of street mains; diameter of largest, 24 inches; smallest, 4 inches; 66 hydrants; hydrant pressure, 80 to 110 pounds; cost of maintaining water department in 1882, \$10,647.

**Manville**, Providence Co., population, 2074; no fire protection.

**Natick**, Kent Co., 1 hand engine; 1 hose carriage; 1000 feet hose in fair condition; volunteer fire department, 60 men.

**Newport**, Newport Co., population, 15,693; area, 4,500 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, frame, three stories high, wooden roofs permitted; dwellings, wood, two and a half stories; fire department consists of 4 steam engines; 3 hand engines; 2 chemical hand extinguishers; 2 hook and ladder trucks; 8 hose carriage; stationary engine at cotton mills; 3500 feet of rubber hose; 10,000 feet linen hose in good condition; in poor condition, 4150 feet of leather, cotton and linen; 18 horses employed for use; value of department apparatus, \$68,000; 9 buildings in use by department, value, \$25,000; 1 rented, annual rent, \$150; value, \$1200; membership of department, 209, part paid; cost of maintaining department in 1882, \$20,000; fire alarm telegraph, 25 street boxes; chief elected by city council; water supply, private water-works; cisterns, reservoirs and wells; 28 reservoirs and cisterns, capacity, 750,000 gallons; 40 miles of street mains and supply pipes; diameter of largest, 16 inches; smallest, 4 inches; 200 hydrants; pressure of water at hydrants, 65 pounds; cost of maintaining water department in 1882, \$10,000.

**Olneyville**, Providence Co., population, 5765; 1 hose carriage; 1200 feet rubber hose in good condition; 600 feet cotton, good; 600 feet linen, good; water-works, 2 reservoirs; 5 miles mains; 35 hydrants; volunteer fire department, 25 men.

**Pawtucket**, Providence Co., population, 19,030; area, 5620 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, height, three stories; dwellings, frame, two and a half stories; fire department consists of 3 steam engines; 4 chemical hand extinguishers; 2 hook and ladder trucks; 4 hose carriages; Siamese couplings used; quantity of serviceable hose, 800 feet rubber, 3700 feet cotton, 1300 feet leather; in poor condition, 200 feet rubber, 600 feet leather; 8 horses; value of department apparatus



and supplies; \$72,000; 4 buildings owned by department, value, \$32,000; membership of department, 53; full paid members, 8; part paid, 45; cost of maintaining department in 1882, \$14,000; fire alarm telegraph, 45 street boxes; chief elected by city council; water supply, gravity and direct pressure system combined; 1 reservoir, capacity, 4,500,000 gallons daily; 22 cisterns; 30 miles of street mains; diameter of largest, 24 inches; diameter of smallest, 4 inches; 382 hydrants; pressure, 72 to 120 pounds.

**Phenix**, Kent Co., population, 1038; no fire protection.

**Providence**, Providence Co., population, 103,857; area, 10,016 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, five stories in height; dwellings, frame, two and a half stories; fire department consists of 8 steam engines, 2 chemical engines, 15 chemical hand extinguishers, 4 hook and ladder trucks, 16 hose carriages; automatic sprinklers; 8000 feet rubber hose, 10,000 feet cotton, in good condition; 2000 feet leather, poor; 38 horses; value of department apparatus and supplies, \$150,000; 15 buildings owned by department, value, \$193,000; membership of department, 178; full paid members, 78; part paid, 100; cost of maintaining department, in 1882, \$100,000; Gamewell automatic alarm, 125 street boxes; chief elected by city council; fire patrol, incorporated and maintained by city and insurance companies, permanent members 3, call 4; cost of maintaining patrol in 1882, \$5000; water supply, reservoirs, gravity pressure; reservoirs supplied by pumps from river; total capacity, 51,000,000 to 76,000,000 gallons; number of miles street mains, 167; diameter of largest pipe, 30 inches; smallest, 6 inches; number of hydrants, 1156; pressure of water at hydrants; 39 to 88 pounds; cost of maintaining water department in 1882, \$45,179.

**Tiverton**, Newport Co., population, 2505; no fire protection.

**Valley Falls**, Providence Co., population, 1831; 1 steam engine; 3 hand engines; 1 hook and ladder truck; 4 hose carriages; 4000 feet rubber and leather hose in good condition; water-works, 2 hydrants; 4 cisterns; volunteer fire department, 100 men; 2 horses.

**Warren**, Bristol Co., population, 4007; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 600 feet rubber hose in good condition; 200 feet, poor; 1000 feet cotton, good; 1000 feet linen, good; 300 feet poor; 600 feet leather, good; water-works, direct pressure, river; 3 reservoirs; 3 men paid part time; 97 volunteers.

**Warwick**, Kent Co., population, 12,167; no fire protection.

**Westerly**, Washington Co., population, 6104; 1 steam engine, 1 hand engine; 2 hose carriages; 300 feet rubber hose in good condition; 7000 feet cotton, good; 590 feet leather, good; water-works, direct pressure, river and 4 cisterns;  $\frac{1}{4}$  mile mains; 8 hydrants; 2 men paid part time; 42 volunteers.

**Woonsocket**, Providence Co., population, 16,050; area, 4000 acres; fire limit, 1200 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height, shingle roofs permitted; dwellings, frame, two stories; fire department: 2 steam engines, 1 hook and ladder truck, 5 hose carriages; quantity of serviceable hose, 450 feet rubber, 3850 cotton, 100 linen; in poor condition, 800 feet linen; 6 horses in use; value of department apparatus and supplies, \$15,000; number of buildings in use by department, 8; value, \$2000; membership of department, 80, part paid; cost of maintaining department in 1882, \$6000; telephone alarm; chief elected by taxpayers of fire district; water supply, 8 cisterns, supplied from hydrants; total capacity, 120,000 gallons; 14 force pumps, private; 4 miles street mains; diameter of largest, 8 inches; smallest, 4 inches; 90 hydrants; pressure, 100 pounds; cost of maintaining water department in 1882, \$500.

## SOUTH CAROLINA.

**Abbeville**, Abbeville Co., population, 1543; 1 chemical engine; 1 chemical extinguisher.

**Aiken**, Aiken Co., population, 1817; area, 2560 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick and wood, two stories in height; wooden roofs permitted; dwellings wood, one and two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 1000 feet linen hose in good condition; value of department apparatus and supplies, \$3500; one building owned by department, value \$1000; membership of department, 55; all volunteer; cost of maintaining department in 1882, \$250; bell alarm; chief elected by members of fire department; water supply, 15 cisterns, supplied by sewers.

**Allendale**, Barnwell Co., population, 2580; no fire protection.

**Anderson**, Anderson Co., population, 1850; no fire protection.

**Beaufort**, Beaufort Co., population, 2549; ordinance regulating sale and use of fire-works; causes of fires investigated; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; bell alarm; chief elected by members of department; water supply, river, pond and wells.

**Bordeaux**, Abbeville Co., population, 2749; no fire protection.

**Camden**, Kershaw Co., population, 1780; area, 1600 acres; fire limit, 650 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and wood, one and two stories; wooden roofs permitted; dwellings

wood, one and two stories; fire department consists of 3 hand engines, 1 hook and ladder truck, 2 hose carriages; quantity of serviceable hose, 200 feet rubber, 400 feet cotton, 200 feet linen; membership of department, 100; all volunteer; total expense in 1882, \$400; bell alarm; chief appointed by council; water supply, fire wells.

**Charleston**, Charleston Co., population, 49,984; 6 steam engines; 2 hook and ladder trucks; 6 hose carriages; fire alarm telegraph, 70 street boxes; paid fire department.

**Cheraw**, Chesterfield Co., population, 3561; no fire protection.

**Columbia**, Richland Co., population, 10,366; area, 800 acres; fire limit, 600 acres; ordinance regulating sale and use of fire-works; board of fire masters investigate causes of fires; mercantile buildings, brick and stone, two and three stories in height; dwellings, wood, one and two stories; fire department consists of 2 steam engines, 2 hand engines, 1 hook and ladder truck; hose carriages attached to engines; 2500 feet rubber hose in good condition; 1000 feet poor; 4 horses; value of apparatus and supplies, \$12,000; 5 buildings, owned by department, value, \$12,000; membership of department, 300, all volunteers; cost of maintaining department in 1882, \$3000; bell alarm; chief elected by board of fire masters; water supply, 2 reservoirs, supplied by water and steam power from springs and river; capacity, 1,500,000 gallons daily; 13 miles street mains; diameter of largest, 12 inches, smallest, 3 inches; 110 hydrants; water pressure, 20 pounds; cost of maintaining water department in 1882, \$1500.

**Chester**, Chester Co., population, 1899; 1 hand engine; 1 hook and ladder truck; 1 hose carriage;

## SOUTH CAROLINA.—Continued.

800 feet rubber hose in good condition; 700 feet leather, poor; water supply, 8 cisterns; volunteer fire department, 100 men.

**Flatrock**, Kershaw Co., population, 5346; no fire protection.

**Georgetown**, Georgetown Co., population, 2557; area, 640 acres; fire limit, same; ordinance providing for investigating causes of fires; mercantile buildings, brick and wood; height, two stories; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 2200 feet rubber hose in good condition; 500 poor; value of apparatus and supplies, \$8000; four buildings, owned by department, value, \$5000; membership of department, 200, all volunteers; cost of maintaining department in 1882, \$1600; bell alarm; chief elected by presidents of companies and confirmed by town council; water supply, river and wells.

**Greenville**, Greenville Co., population, 6160; area, 3142 acres; fire limit, same; mercantile buildings, brick, two stories in height; dwellings, wood; two stories; fire department consists of 1 steam engine, 2 hand engines, 24 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages, 1800 feet rubber hose in good condition, 550 poor; 2 horses; value of apparatus and supplies, \$8500; value of department buildings, \$7000; membership of department 154, all volunteers; cost of maintaining department in 1882, \$1184; bell alarm; chief elected by city council; water supply, 30 cisterns, supplied from buildings; capacity, 25,000 gallons daily; cost of maintaining water department in 1882, \$50.

**Hilton Head**, Beaufort Co., population, 2513; no fire protection.

**Landsford**, Chester Co., population, 2645; no fire protection.

**Lynchburg**, Sumter Co., population, 2780; no fire protection.

**Newberry**, Newberry Co., population, 2342; mercantile buildings, brick; height, two stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 hook and ladder truck; value of department apparatus, \$700; membership of department 36; full paid members, 20; part paid, 7; total expense in 1882, \$48; bell alarm; water supply, wells.

**Orangeburg**, Orangeburg Co., population, 2140; area, 960 acres; fire limit, same; causes of fires investigated; mercantile buildings, brick; height, two stories; wooden roofs permitted; dwellings, frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 800 feet rubber hose, in good condition; 200, poor; value of department apparatus and supplies, \$4800;

three buildings belonging to department, value, \$3500; membership of department, 75, all volunteers; chief appointed by town council and companies; water supply, 5 cisterns, supplied from buildings; capacity of each, 10,000 gallons daily.

**Sheldon**, Beaufort Co., population, 5466; no fire protection.

**Shiloh**, Sumter Co., population, 2405; no fire protection.

**Society Hill**, Darlington Co., population, 2664; no fire protection.

**Spartanburgh**, Spartanburgh Co., population, 3253; area, 2560 acres; fire limit, same; mercantile buildings, brick, two and three stories in height; wooden roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 500 feet rubber and 1000 feet cotton hose, in good condition; value of apparatus and supplies, \$8000; membership of department, 150, all volunteers; total expense in 1882, \$3000; bell alarm; chief elected by city council; water supply, 10 cisterns, supplied from roofs of buildings.

**Statesburg**, Sumter Co., population, 3061; no fire protection.

**Sumter**, Sumter Co., population, 2100; 3 hand engines; 3 hose carriages; 850 feet rubber hose in good condition; water supply, 15 fire wells; 35 men paid part time; 90 volunteers.

**Union**, Union Co., population, 1267; 1 hand engine; 150 feet rubber hose in good condition; volunteer fire department, 31 men.

**Varenes**, Anderson Co., population, 2216; no fire protection.

**Williamston**, Anderson Co., population, 2546; no fire protection.

**Winnborough**, Fairfield Co., population, 1500; area, 960 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, wood, two stories in height; shingle roofs permitted; dwellings, wood and brick, three stories; fire department consists of 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1175 feet rubber hose in good condition; 125 poor; value of apparatus and supplies, \$75,000; 2 buildings, owned by department, value, \$5000; membership of department, 150, all volunteer; total expense in 1882, \$100; bell alarm, chief elected by the council; water supply, 4 cisterns, supplied from roofs of buildings; total capacity, 120,000 gallons daily.

**Yorkville**, York Co., population, 1330; 1 hand engine; 1 hook and ladder truck; 200 feet rubber hose in good condition; 100 feet poor; 100 feet leather, good; water supply, 1 cistern; volunteer fire department, 50 men.

## TENNESSEE.

**Bristol**, Sullivan Co., population, 1647; no fire protection.

**Brownsville**, Haywood Co., population, 2475; area, 640 acres; brick buildings; no fire protection or water supply.

**Chattanooga**, Hamilton Co., population, 12,892; 1 steam engine, 1 hook and ladder truck, 5 hose carriages, 2500 feet rubber hose in good condition; water-works, gravity pressure, 2,000,000 gallons capacity; 11 miles of mains; 44 hydrants; 35 men paid part time; 60 volunteers; 2 horses.

**Clarksville**, Montgomery Co., population, 3880; mercantile buildings, brick, three stories in height; dwellings, wood, two stories; fire department consists of 1 steam engine, 3 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages, 2050 feet rubber hose in good condition; 100

poor; value of apparatus and supplies, \$7550; 1 building in use by department, value, \$800; annual rent, \$300; membership of department, 80; 1 paid; total expense in 1882, \$2600; bell alarm; chief elected by members of department and ratified by board of mayor and aldermen; water-works, direct pumping and Holly system; 8 cisterns, supplied from roofs of buildings; 4 miles street mains; diameter of largest, 10 inches; smallest, 4 inches; 41 hydrants; water pressure, 35 to 60 pounds.

**Cleveland**, Bradley Co., population, 1874; no fire protection.

**Columbia**, Maury Co., population, 3400; area, 130 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, frame, two stories; fire department consists of 1 steam en-

gine, 1 hand engine, 3 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; 500 poor; 3 horses; value of apparatus and supplies, \$4000; membership of department, 15; part paid; cost of maintaining department in 1882, \$2497; telephone alarm; chief elected by board of aldermen; water supply, 1 reservoir, supplied by spring; gravity system; 12 cisterns, supplied from water-works; 2 miles street mains; diameter of large t, 2 1/2 inches; smallest, 1/2 of an inch; 40 hydrants; water pressure, 20 pounds; cost of maintaining water department in 1882, \$2093; water-works to be improved.

**Fayetteville**, Lincoln Co., population, 2704; area, 240 acres; ordinance prohibiting sale and use of fire-works; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwelling, wood, one and one-half stories; fire department consists of 1 chemical engine, 2 chemical hand extinguishers, 100 feet rubber hose in good condition; 100 poor; membership of department, 25, all volunteers; bell alarm; chief elected by company; no water supply.

**Franklin**, Williamson Co., population, 1632; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height, two and three stories; dwellings, brick, two and three stories; fire department consists of 1 hand engine, 1 hose carriage, 800 feet rubber hose in good condition; 800 poor; value of apparatus and supplies, \$1500; 1 building owned by department, value, \$6000; membership of department, 40; part paid; chief elected by company; water supply, 15 or 20 cisterns, supplied from roofs of buildings.

**Gallatin**, Sumner Co., population, 1938; area, 640 acres; fire limit, 460 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, brick and wood, two and three stories; fire department consists of 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage, 200 feet rubber hose in good condition; 200 poor; value of apparatus and supplies, \$3000; annual rent of buildings in use by department, \$50; value, \$1000; membership of department, 25, all volunteers; chief elected by board of aldermen; water supply, wells; cost of maintaining water department in 1882, \$450.

**Greenville**, Greene Co., population, 1065; no fire protection.

**Humboldt**, Gibson Co., population, 1572; no fire protection.

**Jackson**, Madison Co., population, 5377; area, 2560 acres; fire limit, 160 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick, two and three stories in height; dwellings brick and wood, one and one half and two stories; fire department consists of 1 hand engine, 1 chemical engine, 10 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage, 500 feet rubber hose in good condition, 2 horses; value of apparatus and supplies, \$5000; annual rent of buildings in use by department, \$500; value, \$6,000; membership of department, 100, all volunteer; bell alarm; chief elected by company; water supply, 6 cisterns, supplied from wells.

**Knoxville**, Knox Co., population, 9793; area, 2560 acres; fire limit, 1640 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick, height two and three stories, slate or metal roofs; dwellings wood, one to two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; Siamese coup-

plings used; 2500 feet rubber hose in good condition; 1000 feet cotton, poor; 3 horses owned, 6 in use; value of apparatus and supplies, \$12,000; annual rent for buildings used, \$420; membership of department, 25 full paid; total expense in 1882 \$5000; bell alarm; chief elected by city council; water supply, water works, river and 6 cisterns; 9 miles street mains, diameter of largest, 12 inches, smallest 5 inches; number of hydrants, 75.

**Lebanon**, Wilson Co., population, 2206; 1 chemical engine; 100 feet hose in fair condition; volunteer fire department, 12 men.

**McMinnville**, Warren Co., population, 1244; no fire protection.

**Memphis**, Shelby Co., population, 33,592; area, 3,200 acres; fire limit same; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings brick; five and six stories in height; metal roofs, dwellings brick, three stories; fire department consists of 4 steam engines, 1 chemical engine; 2 chemical hand extinguishers, 1 hook and ladder truck; 6 hose carriages; Siamese couplings used; 3000 feet rubber hose in good condition; 1000 feet poor; 400 feet cotton hose, good; 19 horses; value of apparatus and supplies, \$35,000; value of department buildings, \$86,000; membership of department, 39, full paid; total expense in 1882, 41,583; Gamewell fire alarm system, 24 street boxes; chief elected by fire commissioners; water works, direct pressure; capacity, 8,000,000 gallons daily; 3 miles street mains, diameter of largest, 24 inches, smallest 3 inches; 200 hydrants; water pressure, 37 pounds.

**Morristown**, Hamblen Co., population, 1350; no fire protection.

**Murfreesboro**, Rutherford Co., population, 3800; no fire protection.

**Nashville**, Davidson Co., population, 43,450; area 3500 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and stone, five and six stories; wooden roofs permitted outside of fire limit; dwellings brick and frame, two stories; fire department consists of 4 steam engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages, 4000 feet rubber hose, 200 feet cotton hose, in good condition; 16 horses; value of department apparatus and supplies, \$50,700; five buildings, belonging to fire department, value \$18,000; one rented, \$450 per annum; membership of department, 40; full paid members, 24; part paid, 15; total expense for 1882, \$32,000; telegraph alarm, 42 street boxes; chief elected by city council; water supply, reservoir and stand pipe system; 3 reservoirs supplied by pumps from Cumberland river; capacity, 12,000,000 gallons; 2 cisterns, supplied from water-works; 300 hydrants; pressure 40 lbs.

**Paris**, Henry Co., population, 1767; no fire protection.

**Pulaski**, Giles Co., population, 2089; 1 steam engine; 1 chemical engine; 7 chemical extinguishers; 1 hook and ladder truck; 150 feet rubber hose in good condition, 100 feet poor; volunteer fire department, 12 men.

**Sharon**, Weakley Co., population, 2078; no fire protection.

**Shelbyville**, Bedford Co., population, 1869; no fire protection.

**Springfield**, Robertson Co., population, 1198; no fire protection.

**Trenton**, Gibson Co., population, 1383; no fire protection.

## TEXAS.

**Austin, Travis Co.,** population, 10,960; area, 7435 acres; fire limit, 70 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; brick and stone for mercantile buildings, two stories in height; fire-proof material for roofs in fire limit; dwellings, brick, stone and wood, one to two stories; fire department consists of 2 steam engines, 2 chemical hand extinguishers, 2 hook and ladder trucks, 4 hose carriages; Siamese couplings on hand; 900 feet rubber hose in good condition, 400 feet poor (not in use); 2200 feet cotton, good; 5 horses; value of apparatus and supplies, \$25,000; 2 buildings owned by department, value, \$5000; membership of department, 175; full paid members, 5; cost of maintaining department in 1882, \$3500; bell alarm; chief elected by members of department; water supply, Holly water-works; 1 reservoir, supplied by pump; capacity, 5,000,000 gallons daily; 10 cisterns; 16 miles street mains; diameter of largest, 16 inches; smallest, 4 inches; 120 hydrants; cost of maintaining water department in 1882, \$10,000.

**Bastrop, Bastrop Co.,** population, 1546; no fire protection.

**Brenham, Washington Co.,** population, 4200; area, 2560 acres; fire limit, 20 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; height, two stories; dwellings, frame, one story; fire department, 1 steam engine, 20 (private) chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; Siamese couplings in use; 450 feet rubber hose in good condition, 50 poor; 350 feet cotton, good, 150 poor; value of department apparatus, \$3410; 2 buildings owned by department, value, \$4000; membership of department, 75, all volunteers; total expense for 1882, \$500; bell alarm; chief elected by delegates from each company; water supply, wells and wind-mill; 5 cisterns, supplied by pipes from tank; capacity, 7000 gallons daily; diameter of largest main, 5 inches.

**Brownsville, Cameron Co.,** population, 4938; 1 chemical engine; 1 hand engine; 1 hook and ladder truck; water supply, river; volunteer fire department, 50 men.

**Bryan, Brazos Co.,** population, 2760; area, 2590 acres; fire limit, 11 acres; sale and use of fire-works and fire crackers prohibited; ordinance providing for investigating causes of fires; mercantile buildings, brick, height, two stories; dwellings, wood, one story; fire department consists of 1 steam engine, 2 hand engines, 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 700 feet rubber hose in good condition; 300 feet poor; value of apparatus and supplies, \$5200; 1 building owned by department, value, \$400; membership of department, 36; all volunteers; total expense in 1882, \$130; bell alarm; water supply, 2 cisterns, supplied from roofs of buildings; capacity of each, 30,490 gallons daily.

**Calvert, Robertson Co.,** population, 2280; 1 hand engine; 1 hook and ladder truck; 250 feet hose in good condition; water supply, cisterns; volunteer fire department, 35 men.

**Columbus, Colorado Co.,** population, 1959; 1 chemical engine; water supply, river and wells.

**Corpus Christi, Nueces Co.,** population, 3257; 1 steam engine; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; 500 feet poor; 300 feet cotton, good; water supply, bay; volunteer fire department, 50 men.

**Corsecania, Navarro Co.,** population, 3373; no fire protection.

**Dallas, Dallas Co.,** population, 10,358; area, 1500 acres; fire limit, 70 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick,

two stories; dwellings, frame, two stories; fire department consists of 2 steam engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings in use; 2750 feet rubber hose in good condition; 750 poor; 12 horses; value of department apparatus and supplies, \$20,000; 2 buildings owned by department, value, \$15,000; membership of department, 100; full paid members, 9; volunteers 91; expense of maintaining department in 1882, \$6349; telephone alarm; chief elected by members of department; water supply, stand pipe system; reservoir and cisterns; reservoir capacity, 1,500,000 gallons daily; cistern capacity, 140,000; 9 miles street mains; diameter of largest, 8 inches; smallest, 4 inches; 73 hydrants, pressure, 4 pounds; cost of maintaining water department in 1882, \$10,030.

**Denison City, Grayson Co.,** population, 3975; area, 2240 acres; fire limit, 22 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, two stories; dwellings, frame, one and a half stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 1 hose carriage, 1250 feet linen hose in good condition; value of department apparatus and supplies, \$6000; city owns buildings; membership of department, 90, all volunteer; total expense in 1882, \$1000; bell and whistle alarm; chief elected by department, and confirmed by city council; water-works under contract.

**Eagle Pass, Maverick Co.,** population, 2334; no fire protection.

**Fincastle, Henderson Co.,** population, 2080; no fire protection.

**Fort Worth, Tarrant Co.,** population, 6663; area, 2500 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, two stories in height; dwellings, wood, one and two stories; fire department consists of 1 steam engine, 2 hook and ladder trucks, 4 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; 1000 poor; 2 horses; value of apparatus and supplies, \$8000; 1 building owned by department, value, \$5000; membership of department, 90, 2 paid; total expense in 1882, \$2500; bell alarm; chief elected by department and confirmed by council; water supply, Holly water-works, 14 streams; 6 cisterns; 9 miles street mains, diameter of largest, 24 inches; smallest, 4 inches, 82 hydrants; water pressure, 40 to 60 pounds.

**Fredericksburgh, Gillespie Co.,** population, 1085; 1 hook and ladder truck; volunteer fire department, 65 men.

**Galveston, Galveston Co.,** population, 22,248; 6 steam engines, 1 hand engine, 2 hook and ladder trucks, 7 hose carriages; 2000 feet rubber hose in fair condition; water supply, bay and cisterns; fire alarm telegraph, 20 street boxes; 15 paid men, 300 volunteers; horses.

**Gonzales, Gonzales Co.,** population, 1581; no fire protection.

**Hempstead, Waller Co.,** population, 1612; area, 2000 acres; fire limit, 100 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and wood, two stories high; dwellings brick and wood, one and two stories; fire department consists of 1 steam engine, hand engine, 11 chemical hand extinguishers, 1 hook and ladder truck, two hose carriages; 600 rubber hose in good condition; value of department apparatus, \$5000; one building used by department, annual rent \$175, value, \$2000; membership of department, 40; total expense for 1882, \$500; chief elected by company; water supply, reservoir, supplied by water-works, capacity, 100,000 gallons daily; 20 cisterns, supplied by water-works.

**Houston, Harris Co.,** population, 16,513; 1 steam engine, 1 hand engine, 2 hook and ladder

trucks, 2 hose carriages; 1000 feet rubber hose in poor condition; 500 feet linen, poor; 1000 feet leather, poor; water-works, gravity pressure, 3,000-300 gallons capacity; 1 reservoir; 8 miles of mains; 75 hydrants; 6 cisterns; volunteer fire department, 25 men.

**Huntsville**, Walker Co., population, 1322; no fire protection.

**Jefferson**, Marion Co., population, 3260; 2 steam engines, 1 hook and ladder truck, 4 hose carriages; 2000 feet rubber hose in good condition, 1,000 feet poor; 400 feet leather, good; water supply, river, 1 cistern; volunteer fire department, 75 men.

**La Grange**, Fayette Co., population, 1325; 2 hand engines; 1 hose carriage; water supply, 4 cisterns; hose in poor condition; volunteer fire department, 25 men.

**Laredo**, Webb Co., population, 3521; area, 640 acres; fire limit, 100 acres; brick and stone buildings; no fire protection or water supply.

**Marshall**, Harrison Co., population, 5624; 1 hand engine; 2 hook and ladder trucks; 6 chemical extinguishers; 1 hose carriage; 1500 feet rubber hose in good condition; 200 feet poor; water supply, creek, 2 cisterns; volunteer fire department, 150 men.

**Navasota**, Grimes Co., population, 1611; no fire protection.

**Paris**, Lamar Co., population, 3980; area, 1000 acres; fire limit, 20 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, height, two stories; dwellings, wood, one and two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 800 feet rubber hose in good condition; 300 poor; 2 horses; value of department apparatus and supplies, \$8000; 1 building in use by department, value, \$800; membership of department, 48, all volunteers; total expense in 1882, \$700; bell alarm; chief elected by the members of department; water supply, wells and cisterns; number of cisterns 4, supplied from roofs of buildings; capacity, 2000 barrels.

**San Antonio**, Bexar Co., population, 20,550; area, 12,240 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, stone, two stories in height; shingle roofs permitted outside of fire limit; dwellings, frame and stone, one and two stories; fire department consists of 2 steam engines, 2 hand engines, 8 chemical hand extinguishers, 1

hook and ladder truck; 7 hose carriages; Siamese couplings used; 1900 feet cotton hose, 1800 feet linen hose, in good condition; 8 horses; value of apparatus and supplies, \$16,000; 3 buildings owned by department; value, \$13,500; membership of department, 150; full paid members, 5; part paid, 6; cost of maintaining department in 1882, \$6600; telephone and bell alarm; chief nominated by companies and elected by city council; water-works, direct pumping and gravity system; 1 reservoir, supplied by pumps; capacity, 2,000,000 gallons daily; 12 miles street mains; diameter of largest, 18 inches; smallest, 4 inches; 150 hydrant; water pressure, 70 pounds; cost of maintaining water department in 1882, \$7500.

**Sherman**, Grayson Co., population, 6093; area, 2560 acres; fire limit, 22,500 feet; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, stone and wood, height, two to four stories; dwellings, brick and wood, one and one-half and two stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 1 supply cart; 1 hose carriage; Siamese couplings used; 500 feet rubber hose in good condition; 300, poor; 500 feet good cotton hose; 5 horses; value of department apparatus and supplies, \$8525; 3 buildings owned by department, value \$3500; membership of department, 75, 3 paid; total expense in 1882, \$2370; bell and telephone alarm; chief elected by members of department; water supply, 11 cisterns, supplied by springs.

**Terrell**, Kaufman Co., population, 2603; frame and brick buildings; no fire protection; water supply, wells.

**Tyler**, Smith Co., population, 2423; no fire protection.

**Victoria**, Victoria Co., population, 2500; area, 5760 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works, and for investigating causes of fires; frame buildings, two stories in height, shingle and tin roofs; fire department consists of 1 hand engine; 1 hose carriage; 200 feet rubber hose in good condition; value of apparatus and supplies, \$800; 1 building owned by department, value, \$300; membership of department, 20, full paid; bell alarm; water supply, wells.

**Waco**, McLennan Co., population, 7295; 1 hook and ladder truck; 2 hose carriages; 2000 feet rubber hose in good condition; water-works; 35 hydrants; volunteer fire department, 80 men.

**Waxahachie**, Ellis Co., population, 1354; no fire protection.

## VERMONT.

**Barre**, Washington Co., population, 2060; 1 hand engine; 2 hose carriages; 300 feet rubber hose, good condition; 200 feet leather, good; water supply, river and 3 cisterns; volunteer fire department, 60 men.

**Barton**, Orleans Co., population, 2364, fire wardens investigate causes of fires; mercantile buildings, wood, one to three stories in height; shingle roofs; dwellings, wood, one to three stories; fire department consists of 2 hand engines; 1 chemical hand extinguisher; 1 hose carriage; 1000 feet rubber hose in good condition; value of apparatus and supplies, \$2000; 1 building owned by department, value, \$600; 1 building rented; membership of department, 80, all volunteers; bell alarm; water supply, river.

**Bellows Falls**, Windham Co., population, 2229; area, 800 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three and four stories in height, wooden roofs; dwellings, wood, two stories; fire department consists of 1 hand engine; three hose carriages; Siamese couplings used; 200 feet cotton hose in good condition; 1200

feet linen, good; 400 poor; 300 feet leather, good, 200 feet poor; value of apparatus and supplies, \$1100; 2 stations owned by department, value, \$4000; membership of department, 25, part paid; cost of maintaining department in 1882, \$59,200; chief appointed by fire wardens; water-works, gravity pressure; diameter of largest main, 8 inches; smallest, 4 inches; 34 hydrants, pressure, 130 pounds.

**Bennington**, Bennington Co., population, 6333; 1 steam engine; 1 hand engine; 3 hose carriages; 450 feet rubber hose in poor condition; 1000 feet linen, good; 450 feet poor; 500 feet leather, poor; water supply, creeks; 2 men paid part time; 98 volunteers.

**Bethel**, Windsor Co., population, 1693; no fire protection.

**Bradford**, Orange Co., population, 619; area, 3200 acres; fire limit, 300 acres; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 hand engine; 4 chemical hand extinguishers, 1 hose carriage; 800 feet cotton hose, good, 300 poor; value of apparatus and supplies, \$2500; value of buildings in use by department,



## VERMONT.—Continued.

\$800; membership of department, 50, all volunteers; bell alarm; water supply, 12 cisterns, supplied from streams.

**Brandon,** Rutland Co., population, 3280; area, 23,876 acres; ordinance prohibiting sale and use of fire-works; mercantile buildings, brick and wood, two and three stories in height; wooden roofs permitted; dwellings, wood, one and a half and two stories; fire department consists of 2 hand engines, 2 hose carriages; quantity of serviceable hose, 100 feet rubber, 500 linen, 650 leather; value of department apparatus and supplies, \$2500; membership of department, 30, all volunteers; bell alarm; chief elected by fire district; water supply, reservoirs; 15 miles street mains, diameter of largest, 12 inches; smallest, 4 inches; 38 hydrants; pressure, 65 pounds.

**Brattleboro,** Windham Co., population, 4471; area, 1 mile; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood and brick, two and three stories high; wooden roofs permitted; dwellings, wood and brick, one and a half and two stories; fire department includes 2 steam engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; full supply of good hose; value of department apparatus, \$12,000; 3 buildings owned by department, value, \$11,000; membership of department, 200, all volunteers; total expense in 1882, \$1800; bell alarm; chief elected by legal voters; water supply, reservoirs and wells.

**Bristol,** Addison Co., population, 1579; no fire protection.

**Burlington,** Chittenden Co., population, 11,365; 3 hand engines; 1 hook and ladder truck; 10 hose carriages; 400 feet rubber hose in good condition; 2000 feet linen, good; 2000 feet leather, good; water-works, direct pressure; lake, 1,500,000 gallons capacity per diem; 25 mil-s mains; 118 hydrants; volunteer fire department, 291 men.

**Dauville,** Caledonia Co., population, 2003; area, 70,00 acres; fire limit, 640 acres; frame buildings; no fire protection or water supply.

**Derby Line,** Orleans Co., population, 1967; 2 hand engines; 2 hose carriages; 700 feet cotton hose in good condition; 100 feet leather, good; water supply, canal and 25 cisterns; 45 men paid part time; 45 volunteers.

**Fair Haven,** Rutland Co., population, 2211; 1 hand engine; 1 hose carriage; 500 feet rubber hose in fair condition; volunteer fire department, 30 men.

**Hartford,** Windsor Co., population, 2954; no fire protection.

**Highgate,** Franklin Co., population, 2088; no fire protection.

**Hyde Park,** Lamoille Co., population, 1715; no fire protection.

**Island Pond,** Essex Co., 3 hand engines; 3 hose carriages; 500 feet rubber hose, in fair condition; 300 feet leather, fair; 200 feet linen, fair; volunteer fire department, 50 men.

**Ludlow,** Windsor Co., population, 1179; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 2 hand engines, 2 hose carriages; Siamese couplings used; 1600 feet cotton hose, in good condition; 625 feet rubber; 150 feet leather, in poor condition; value of apparatus and supplies, \$5000; 1 building, owned by department, value, \$2500; membership of department, 70, all volunteers; total expense in 1882, \$50; bell alarm; chief elected by the company; water supply, river.

**Middlebury,** Addison Co., population, 1834; area, 1920 acres; fire limit, same; ordinance regulating sale and use of fire-works; fire wardens duty

to investigate causes of fires; mercantile buildings, wood and brick, two stories in height; shingle roofs permitted; dwellings, wood, one and two stories; fire department consists of 1 steam engine, 1 hand engine, 2 hose carriages, Siamese couplings used; quantity of serviceable hose, 700 feet rubber, 1000 feet cotton, 800 feet leather; 300 feet cotton, poor; value of apparatus and supplies between \$6000 and \$7000; 2 buildings, owned by department, value, \$1500; membership of department; 44, part paid; bell alarm; chief elected by village trustees; water supply, river; 3 cisterns, supplied by force pumps; capacity of each, 600 hogheads daily.

**Milton,** Chittenden Co., population, 2006; no fire protection.

**Montpelier,** Washington Co., population, 1847; area, 500 acres; fire limit, 20 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 3 hose carriages, 1 force pump and 1 steam pump; quantity of serviceable hose, 300 feet rubber, 700 cotton, 700 leather; in poor condition, 400 feet leather; value of apparatus and supplies, \$5000; 2 buildings in use by department; membership of department, 185, (exempt from taxes); total expense of maintaining department in 1882, \$850; bell alarm; chief elected by village; water supply, 5 reservoirs, supplied by streams.

**Morrisville,** Lamoille Co., population, 2290; area, 25 acre; fire limit same; mercantile buildings and dwellings frame, one and a half and two stories in height; fire department consists of 1 chemical engine, and hook and ladder truck; value of department apparatus, \$500; one building owned by department, value \$500; membership of department, 53, all volunteer; total expense in 1882, \$200; bell alarm; chief elected by members of department; water supply, wells, cisterns and river.

**Newbury,** Orange Co., population, 2316; no fire protection.

**Newport,** Orleans Co., population, 920; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 600 feet leather hose in good condition; water works now being constructed; 6 cisterns; 2 miles of mains.

**North Bennington,** Bennington Co., population, 714; 2 hand engines, 2 chemical extinguishers; 1800 feet rubber hose in good condition; water supply, creek, 4 reservoirs, 1 cistern.

**Northfield,** Washington Co., population, 1313; area, 800 acres; fire limit same; state law regulates sale and use of fire-works; causes of fires investigated; frame buildings, two and three stories in height; shingle roofs permitted; fire department consists of two hand engines, 1 hook and ladder truck, 2 hose carriages; 700 feet cotton hose in good condition; 1000 feet leather hose, good; 500 feet poor; value of apparatus and supplies, \$2000; two buildings owned by department, value \$1000; membership of department, 100, all volunteer; cost of maintaining department in 1882, \$1200; bell alarm; chief elected by village; water works, gravity pressure; 7 cisterns, filled by aqueduct; capacity 7000 to 10,000 gallons daily; 5 miles street mains; diameter of largest, 3 inches; smallest, 1/4 inch.

**Pownal,** Bennington Co., population, 2019; no fire protection.

**Poultney,** Rutland Co., population, 2717; no fire protection.

**Rutland,** Rutland Co., population, 7502; 1 steam engine; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 700 feet rubber hose in poor condition; 1900 feet cotton, good; water works, gravity pressure; 44 hydrants; volunteer fire department, 250 men; 2 horses.

**Springfield,** Windsor Co., population, 1586; area, 640 acres; fire limit, 300 acres; ordinance regulating sale and use of fire-works; mercantile buildings wood and brick, height two stories;

wooden roofs permitted; dwellings frame, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 7 force pumps in mills; Siamese couplings used; amount of serviceable hose, 2000 feet rubber, 500 feet cotton, 500 feet leather; value of department apparatus and supplies, \$6000; one building owned by department, value \$2500; membership of department, 25, part paid; total expense in 1882, \$400; bell alarm; water supply, river and 14 cisterns; capacity of cisterns, 140,000 gallons daily;  $\frac{3}{4}$  of a mile of street mains; diameter of largest, 8 inches; smallest, 4 inches; number of hydrants, 6.

**St. Albans**, Franklin Co., population, 7193; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 1500 feet rubber hose in poor condition; 1600 feet leather hose, good; 1000 feet linen-hose, poor; water works, gravity pressure; 1 reservoir,  $12\frac{1}{2}$  miles of mains; 54 hydrants; volunteer fire department, 85 men.

**St. Johnsbury**, Caledonia Co., population, 3360; area, 1000 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood and brick, two and three stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 1700 feet cotton hose, in good condition; 350 feet linen, good, 200 poor; 950 feet leather, good; 350 poor; value of apparatus and supplies, \$6500; 2 buildings, in use by department, annual rent, \$200, value, \$2000; membership of department, 100, all volunteers; cost of maintaining department in 1882, \$1508; telegraph alarm, 6 street boxes; chief elected by the trustees of the village; water supply, direct pumping system; 8 miles street mains; diameter of largest, 12 inches, smallest, 2 inches; number of hydrants, 78; water pressure, 100 to 160 pounds; cost of maintaining water department in 1882, \$4040.

**Swanton**, Franklin Co., population, 3079, 1 hand engine; 2 hose carriages; 300 feet rubber hose in good condition; 300 feet poor; 300 feet leather, good; 200 feet poor; water supply, river, 10 cisterns; volunteer fire department, 60 men.

**Vergennes**, Addison Co., population, 1782; area,

640 acres; fire limit, 600 acres; ordinance regulating sale and use of fire-works; mercantile buildings, stone and brick, three and four stories in height; wooden roofs permitted; dwellings, frame, brick and stone, one to three stories; fire department consists of 1 hook and ladder truck, 4 hose carriages; 750 feet cotton hose in good condition; 300 feet rubber in poor condition; 1200 feet leather, good, 300 poor; value of apparatus, and supplies, \$3000; three buildings owned by department, value, \$600; membership of department, 60, all volunteers; total expense in 1882, \$428; bell and whistle alarm; chief elected by common council; water supply, direct pumping from creek; 4 miles street mains; diameter of largest, 10 inches, smallest, 6 inches; 42 hydrants, cost of maintaining water department in 1882, \$1914.

**Wallingford**, Rutland Co., population, 1846; area, 320 acres; fire limit, same; frame buildings, no fire protection.

**Waterbury**, Washington Co., population, 2297; 2 hand engines; 2 hose carriages; 1400 feet leather hose in good condition; water works, 2 hydrants, 16 cisterns; volunteer fire department, 80 men.

**West Randolph**, Orange Co., population, 1069; area of fire limit, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, frame,  $2\frac{1}{2}$  and 3 stories in height; wooden roofs permitted; dwellings, frame, two stories; fire department, 1 hand engine, 2 hose carriages; 500 feet leather hose, in good condition, 300 poor; one building used by department; membership of department, 65; total expense for 1882, \$223; bell and steam whistle alarm; chief elected by village; water supply, 6 reservoirs.

**Windsor**, Windsor Co., population, 2175; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 850 feet rubber hose in good condition; water works, gravity pressure; 3 miles of mains; volunteer fire department, 42 men.

**Woodstock**, Windsor Co., population, 1266; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 300 feet rubber hose in good condition; volunteer fire department, 80 men.

## VIRGINIA.

**Abingdon**, Washington Co., population, 1064; no fire protection.

**Alexandria**, Alexandria Co., population, 13,659; area, 800 acres; fire limit, 600 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick; two and three stories in height; wooden roofs permitted; dwellings frame and brick; two and three stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages, 1900 feet cotton hose in good condition; 4 horses; value of department apparatus and supplies, \$16,000; 4 buildings owned by department, value \$10,000; membership of department, 120, 4 full paid; total expense of department in 1882, \$4142; bell and telephone alarm; chief elected by city council; water supply, 2 reservoirs supplied by steam pumping; gravity pressure; 8 miles mains and pipes, diameter of largest, 8 inches, smallest, 4 inches; number of hydrants, 81; water pressure, 15 pounds.

**Amherst C. H.**, Amherst Co., population, 4619; no fire protection.

**Atlantic**, Accomack Co., population, 4974; no fire protection.

**Boykin's Depot**, Southampton Co., population, 3424; no fire protection.

**Buffalo Mills**, Rockbridge Co., population, 2961; no fire protection.

**Cave Spring**, Roanoke Co., population, 3315, no fire protection.

**Cedarville**, Warren Co., population, 2050; no fire protection.

**Charlottesville**, Albemarle Co., population, 2676; 1 hand engine, 3000 feet leather hose in poor condition.

**Chuckatuck**, Nansemond Co., population, 3848; no fire protection.

**Culpepper**, Culpepper Co., population, 1613; no fire protection.

**Danville**, Pittsylvania Co., population, 7526; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; dwellings, brick and wood, two stories; fire department consists of 1 hand engine, not in use; 1 hook and ladder truck, 4 hose carriages; 7000 feet rubber hose in good condition; 1250 feet cotton hose, good; 350 feet cotton, poor; 2 horses; value of apparatus and supplies, \$3000; 1 building owned by department, value, \$500; 1 in construction; membership of department, 42; full paid members, 2; part paid, 40; total expense in 1882, \$3000; bell alarm; chief elected by council; water supply, 1 reservoir, supplied by force pump from river; diameter of largest main, 12 inches; smallest, 3 inches; 50 hydrants; water pressure, 70 pounds.

**Eastville**, Northampton Co., population, 3653; no fire protection.

**Elk Garden**, Russell Co., population, 2221; no fire protection.

## VIRGINIA.—Continued.

**Farmville**, Prince Edward Co., population, 2058; area, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height, 2 stories; wooden roofs permitted; dwellings, frame and brick, two stories; fire department consists of 2 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck; 2 hose carriages; 700 feet good rubber hose, 500 feet good leather hose; value of department apparatus and supplies, \$1000; 2 buildings owned by department, value, \$500; membership of department, 75, 2 paid; total expense in 1882, \$36; bell alarm; chief elected by town council; water supply, 11 cisterns, supplied from wells.

**Franktown**, Northampton Co., population, 2624; no fire protection.

**Fredericksburg**, Spottsylvania Co., population, 5010; ordinance regulating sale and use of fire-works; mercantile buildings, brick; three stories in height; shingle roofs permitted; dwellings, frame, two and three stories; fire department consists of 1 hand engine, not in use; 1 chemical hand extinguisher, 1 hook and ladder truck; value of apparatus and supplies, \$200; 1 building owned by department; membership of department, 35, all volunteer; electric alarm, 28 street boxes; chief elected by city council; water supply, pump; 1 small reservoir, supplied by spring.

**Gainesville**, Prince William Co., population, 2488; no fire protection.

**Hampton**, Elizabeth City Co., population, 2684; 1 steam engine; 1 hook and ladder truck; 1 hose carriage; 1100 feet rubber and linen hose in good condition; water supply, bay and 6 cisterns; fire alarm telegraph, 3 street boxes; 10 men paid part time; 20 volunteers; 2 horses.

**Harrisonburg**, Rockingham Co., population, 2831; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height; dwellings, wood, two stories; fire department consists of 2 hand engines, 3 hose carriages; 500 feet rubber hose in good condition; 300 poor; 700 feet cotton in good condition, 50 poor; value of apparatus and supplies, \$2000; 2 buildings owned by department, value \$400; membership of department, 90; all volunteers; water supply, cisterns and spring.

**Heathville**, Northumberland Co., population, 2063; no fire protection.

**Holston**, Washington Co., population, 2557; no fire protection.

**Leesburgh**, Loudoun Co., population, 1726; 2 hand engines; ladders; 2 hose carriages; 850 feet rubber hose in good condition; water supply, spring; 4 miles of mains; 25 men paid part time; 40 volunteers.

**Lexington**, Rockbridge Co., population, 2771; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, height two and three stories; metal or slate roofs; dwellings brick, two and three stories; fire department: 1 hand engine, 50 chemical hand extinguishers (private); 1 hose carriage; 1000 feet rubber hose in good condition; 700 feet poor; 600 to 1000 feet leather in poor condition; value of apparatus and supplies, \$1000; 1 building owned by department, value, \$1000; cost of maintaining department in 1882, \$100; bell alarm; chief appointed by city council; water supply, 2 reservoirs, supplied by gravity from springs; capacity, 50,000 gallons daily; 6 miles street mains; diameter of largest, 3 inches; smallest,  $\frac{1}{2}$  of an inch; number of hydrants, 20; cost of maintaining water department in 1882, \$400.

**Liberty**, Bedford Co., population, 2191; no fire protection.

**Lynchburgh**, Campbell Co., population, 15,959; 2 steam engines; 1 hook and ladder truck; 7

hose carriages; 2500 feet leather hose in good condition; water-works, gravity pressure; 11 miles of mains; 108 hydrants; 1 man paid full time; 150 volunteers; 2 horses.

**Manchester**, Chesterfield Co., population, 5729; area, 651 acres; fire limit, 178 acres; ordinance regulating sale and use of fire-works; mercantile buildings wood, two stories in height; wooden roofs permitted; dwellings wood, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 900 feet rubber hose, new; value of apparatus and supplies, \$2500; 1 building owned by city, value, \$3000; membership of department, 40, all volunteers; chief elected by company and ratified by city council; fire patrol, incorporated and supported by city; 3 members; cost of maintaining patrol in 1882, \$1980; water supply, direct pumping and gravity pressure; 1 reservoir, supplied by pumping; capacity, 20,000 gallons per day;  $\frac{3}{4}$  of a mile of street mains; diameter of main, 4 inches; 70 hydrants; water pressure, 40 pounds.

**Massie's Mills**, Nelson Co., population, 5758; no fire protection.

**Metompkin**, Accomack Co., population, 4782; no fire protection.

**Norfolk**, Norfolk Co., population, 21,966; area, 1500 acres; fire limit, same; fire marshal investigates fires; mercantile buildings, brick; height, three stories; dwellings, brick, two and three stories; fire department, 3 steam engines, 1 hook and ladder truck, 4 hose carriages, 3 fire boats, 2700 feet rubber hose in good condition; 5 horses; value of department apparatus and supplies, \$22,950; value of buildings in use by department, \$19,000; city's property; membership of department, 54; full paid members, 5; part paid, 49; cost of maintaining department in 1882, \$10,800; bell and telephone alarm; chief elected by town council; water supply, Holly direct pressure system; 2 lakes; capacity, 2,000,000 gallons;  $7\frac{1}{2}$  miles street mains; diameter of largest, 20 inches; smallest, 3 inches, 120 hydrants, pressure, 80 to 90 pounds; cost of maintaining water department in 1882, \$20,000.

**Old Point** and **Fortress Monroe**, Elizabeth City, 1 steam engine; 2 hand engines; 1 hook and ladder truck; 4 hose carriages; 2000 feet rubber hose in good condition; water supply, bay and 20 cisterns; volunteer fire department, 300 men.

**Petersburg**, Dinwiddie Co., population, 21,656; area, 5000 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, four stories in height; wooden roofs permitted; dwellings, brick and frame, three stories; fire department consists of 2 steam engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 1800 feet rubber hose in good condition, 500 poor; 100 feet cotton hose; good; 5 horses; value of department apparatus and supplies, \$15,000; value of buildings owned by department, \$10,000; membership of department, 23, full paid; bell and telephone alarm; chief elected by common council; water supply, water-works, pumping system; 2 reservoirs, supplied by springs; 20 miles street mains; diameter of largest, 18 inches, smallest, 4 inches; number of hydrants, 600; cost of maintaining water department in 1882, \$6000.

**Portsmouth**, Norfolk Co., population, 11,390; 2 steam engines; 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 3000 feet rubber hose in good condition; water supply, river and 12 cisterns; 8 men paid full time, 20 volunteers; 5 horses.

**Richmond**, Henrico Co., population, 63,600; area, 16,000 acres; fire limit, same; mercantile buildings brick and wood, three and four stories in height, tin, metal or slate roofs; dwellings, brick and wood, two and three stories; fire department consists of 5 steam engines, 2 hook and ladder trucks, 8 hose carriages; Siamese couplings used; 800 feet

cotton hose in good condition; in poor condition, 500 feet rubber, 500 feet cotton, 1000 feet leather; 18 horses, value of apparatus and supplies, \$40,000; value of department buildings, \$23,000; annual rent for buildings rented, \$800; membership of department, 100; full paid members, 19; part paid, 81; total expense in 1882, \$35,000; Gamewell fire alarm telegraph, 35 street boxes; chief elected by city council; water supply, gravitation and reservoirs; 2 reservoirs, supplied by pump from river; capacity, 46,000,000 gallons per day.

**Rivanna**, Albemarle Co., population, 6449; no fire protection.

**Rockfield Depot**, Nelson Co., population, 4336; no fire protection.

**Salem**, Roanoke Co., population, 1759; area, 320 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine, 1 hose carriage; Siamese couplings used; 30 feet linen hose, 50 feet leather hose, in good condition 25 feet rubber, 20 feet linen, in poor condition; value of apparatus and supplies, \$1000; 1 building owned by department, value, \$1200, membership of department, 13; 1 paid; bell alarm; chief appointed by town council; water supply, water-works, gravity pressure; 1 reservoir, supplied by pump; capacity, 50,000 gallons daily; 8 miles street mains; diameter of largest, 6 inches; smallest, 3 inches; 13 hydrants; cost of maintaining water department in 1882, \$410.

**Saltville**, Washington Co., population, 3120; no fire protection.

**Stony Creek**, Sussex Co., population, 2022; no fire protection.

**Suffolk**, Nansemond Co., population, 1963; no fire protection.

**Warrenton**, Fauquier Co., population, 1464; area, 500 acres; fire limit same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick and wood, two and three stories in height; slate and tin roofs; dwellings brick and wood, two stories; fire department

consists of 6 chemical hand extinguishers, 1 hook and ladder truck; membership of department, 40, all volunteer; bell alarm; chief elected by company; water supply, cisterns, supplied from roofs of buildings; capacity, 80,000 gallons daily.

**Williamsburgh**, James City Co., population, 1480; no fire protection.

**Winchester**, Frederick Co., population, 4958; area, 800 acres; fire limit same; mercantile buildings brick, two stories high; shingle roofs permitted; dwellings brick, two to three stories; fire department consists of 5 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 6 hose carriages; Siamese couplings used; 3000 feet rubber hose in good condition; 100 feet poor; 1000 feet leather hose, good; 1000 feet poor; value of apparatus and supplies, \$3000; three buildings owned by department, value \$200,000; membership of department, 300, all volunteer; cost of maintaining department in 1882, \$1000; bell alarm; chief elected by council; water supply, 2 reservoirs and two cisterns, supplied from spring; 8 miles of street mains; diameter of largest, 10 inches; smallest, 1 inch; 50 hydrants; cost of maintaining water department in 1882, \$500.

**Woodstock**, Shenandoah Co., population, 1000; 1 hand engine; 1 hose carriage; 150 feet rubber hose in good condition; 150 feet leather hose, poor; water supply, wells and cisterns; volunteer fire department, 35 men.

**Wytheville**, Wythe Co., population, 1885; sale of fire-works prohibited; fire wardens investigate causes of fires; brick buildings, two and three stories in height; shingle roofs permitted; fire department consists of 2 hand engines, 1 hose carriage; 300 feet rubber hose, 1000 feet leather hose, in good condition; value of apparatus and supplies, \$2000; 1 building owned by department, value \$1400; membership of department, 25; full paid members, 20; part paid, 5; total expense in 1882, \$300; bell alarm; chief elected by town council; water supply, 1 reservoir, supplied by springs; gravity system; 2 miles street mains; diameter of largest, 4 inches; smallest, 3 inches; 3 hydrants.

## WEST VIRGINIA.

**Charleston**, Kanawha Co., population, 4192; area 225 acres; fire limit 100 acres; ordinance regulating sale and use of fireworks; mercantile buildings, brick; height two stories; dwellings, brick and wood, two stories; fire department consists of 1 steam engine, 2 hand engines, 2 hose carriages; 1400 feet rubber hose in good condition; 2 horses; value of department apparatus and supplies, \$6000. Membership of department, 25; full paid members, 2; part paid, 23; bell alarm; chief elected by council; water supply, wells and cisterns.

**Charlestown**, Jefferson Co., population, 2016; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; 50 feet poor; 100 feet leather, good; water supply, wells and cisterns; volunteer fire department, 100 men.

**Clarksburg**, Harrison Co., population, 2307; brick buildings; 1 chemical engine; water supply, wells and streams.

**Fayetteville**, Fayette Co., population, 2784; no fire protection.

**Fetterman**, Taylor Co., population, 2162; no fire protection.

**Gerardstown**, Berkeley Co., population, 2358; no fire protection.

**Grafton**, Taylor Co., population, 3022; 1 chemical engine; 1 hook and ladder truck; volunteer fire department, 50 men.

**Hedgesville**, Berkeley Co., population, 2714; no fire protection.

**Huntingdon**, Cabell Co., population, 3174; sale and use of fire-works prohibited; mercantile buildings brick; three stories in height; shingle roofs permitted; dwellings wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 2 chemical hand extinguishers, 2 hook and ladder trucks; 1 hose carriage; Siamese couplings used; 1200 feet rubber hose in good condition; 200 feet poor; 500 feet new hose ordered; 2 horses owned; 2 hired; value of apparatus and supplies, \$8000; 2 buildings owned by department, value, \$1750; membership of department, 52; 1 member full paid; 3 part paid; total expense in 1882, \$685; bell alarm; chief elected by common council; water supply, river; 1 reservoir, supplied by spring; capacity, 25,000 barrels daily; 7 cisterns, supplied from roofs of buildings; capacity, 20,400 gallons daily.

**Keyser**, Mineral Co., population, 1693; no fire protection.

**Lewisburg**, Greenbrier Co., population, 985; 1 hook and ladder truck.

**Martinsburg**, Berkley Co., population, 6335; area, 640 acres; fire limit, same; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, three stories in height, tin and slate roofs; dwellings, brick and wood, two and three stories; fire department consists of 1 steam engine; 1 hook and ladder truck; 4 hose carriages; 1300 feet rubber hose, 500 feet cotton hose in good condition; value of apparatus and supplies, \$7500; membership of department, 120, all volunteer; cost of maintaining department in 1882, \$600; bell alarm; chief appointed by city council; water supply

## WEST VIRGINIA.—Continued.

ly, Holly water-works, direct pumping system; capacity, 1,000,000 gallons daily; 6 miles street mains; diameter of largest, 12 inches; smallest, 3 inches; 43 hydrants; water pressure, 60 pounds; cost of maintaining water department in 1882, \$1700.

Mason, Mason Co., population, 1186; no fire protection.

Meadow Bluff, Greenbrier Co., population, 1119; no fire protection.

Moundville, Marshall Co., population, 1774; no fire protection.

Morgantown, Monongalia Co., population, 145; frame and brick buildings; 1 hook and ladder truck, water supply, well and river.

Mountain Cove, Fayette Co., population, 1041; no fire protection.

New Cumberland, Hancock Co., population, 1218; no fire protection.

New Milton, Doddridge Co., population, 2934; no fire protection.

Parkersburg, Wood Co., population, 6582; 1 steam engine; 1 hand engine; 1 chemical engine; 1 hook and ladder truck, 5 hose carriages; 2500 feet rubber hose in good condition; 500 feet poor; water supply, 13 cisterns; 1 man paid full time; 10 men part, 250 volunteers; 2 horses.

Philippi, Barbour Co., population, 2009; no fire protection.

Piedmont, Mineral Co., population, 1853; area, 190 acres; frame buildings; 1 chemical engine; 1

hose cart; 400 feet rubber hose in good condition; 100 feet poor; value of apparatus and supplies, \$800; water supply, river and wells.

Shepherdstown, Jefferson Co., population, 1533; area, 500 acres; fire limit, 800 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories, wooden roofs permitted; dwellings, brick and wood, fire department consists of 1 hand engine, 1 hook and ladder truck; 1 hose carriage; 300 feet rubber hose; 100 feet cotton in good condition; value of apparatus and supplies, \$1000; 1 building in use by department; membership of department, 38, all volunteers; chief elected by department; water supply, 3 cisterns, supplied from buildings; streams.

Wellsburgh, Brooke Co., population, 1812; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 500 feet leather hose in good condition; 100 feet poor; water supply, river and 4 cisterns.

Weston, Lewis Co., population 1516; no fire protection.

Wheeling, Ohio Co., population, 30,737; ordinance regulating sale and use of fire-works, mercantile buildings, brick, wood and stone, wooden roofs permitted; dwellings, brick and wood, two and three stories in height; fire department consists of 3 steam engines, 2 hook and ladder trucks; 8 hose carriages; 6500 feet cotton hose in good condition, 19 hoses, 19 members full paid, 21 part paid, total expense in 1882, \$31,000; fire alarm telegraph, 44 street bells; chief elected by council; water supply, steam works; 1 reservoir.

## WISCONSIN.

Ahnapee, Kewaunee Co., population, 1038; 1 hand engine, 1 hose carriage; 600 feet hose in poor condition; volunteer fire department, 38 men.

Appleton, Outagamie Co., population, 2005; area 3840 acres; fire limit, same; ordinance regulating sale and use of fire-works, causes of fires investigated; mercantile buildings brick, stone and wood, two and a half stories in height; dwellings brick, stone and wood, two and two and a half stories, fire department consists of two steam engines, 1 hook and ladder truck, 3 hose carriages; Siamese couplings in use; 2000 feet rubber hose in good condition, 300 feet poor; 6 horses; value of department apparatus and supplies, \$13,850; three buildings owned by department, value, \$8500; membership of department, 50; full paid members, 4; volunteers, 46; total expense for 1882, \$4290; bell alarm, chief elected by company and approved by council; water supply, 25 reservoirs, capacity, 250 barrels daily; Holly system; number of miles of street mains and supply pipes, diameter of largest, 16 inches; smallest, 6 inches, 72 hydrants.

Augusta, Eau Claire Co., population, 1116; no fire protection.

Bay View, Milwaukee Co., population, 2832; no fire protection.

Baraboo, Sauk Co., population, 3266; water supply, river; no fire protection.

Berlin, Green Lake Co., population, 3353; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; membership of department, 85, all volunteer; 150 feet linen hose in good condition; 350 feet rubber hose, poor; water supply, 6 reservoirs.

Beaver Dam, Dodge Co., population, 3416; 1 hand engine; 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages, 600 feet rubber hose in good condition; 500 feet leather, good; water supply, river, creek, 1 cistern; 1 man paid part time; 144 volunteers.

Beloit, Rock Co., population, 4790; 2 hand engines; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water sup-

ply, river and wells and cisterns; volunteer fire department, 175 men.

Black River Falls, Jackson Co., population, 1427; 6 chemical extinguishers; 2 hook and ladder trucks; 2 hose carriages; 400 feet rubber hose in poor condition; 500 feet cotton, good; 300 feet linen, good; water works, river, Holly system, 6 hydrants; volunteer fire department, 30 men.

Boscobel, Grant Co., population, 1428; area, 500 acres; fire limit, 300 acres; ordinance regulating sale and use of fire-works; causes of fires investigated, mercantile buildings; stone, two and a half stories in height; wooden roofs permitted; dwellings, wood, one and a half to two stories; fire department consists of two hand engines, 3 chemical hand extinguishers; 1 hook and ladder truck, 1 hose carriage, quantity of serviceable hose, 500 feet linen, 300 feet cotton, 500 feet linen in poor condition; 600 rubber, value of apparatus and supplies, \$3100; two buildings in use by department; owned by department, value, \$1500; membership of department, 20, all volunteers; total expense in 1882, \$50; bell alarm; chief elected by department and confirmed by city council; water supply, river and 2 hydrants.

Brodhead, Green Co., population, 1854; 2 chemical extinguishers; no fire protection.

Brookfield, Waukesha Co., population, 2000; no fire protection.

Burlington, Racine Co., population, 2000; mercantile buildings, brick and stone, two stories in height; shingle roofs permitted; dwellings, wood, brick and stone, two stories, fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose in good condition; 100 poor; value of apparatus and supplies, \$1000; 1 building rented at \$72 per year, value, \$1000; membership of department, 70, all volunteers; total expense in 1882, \$100; bell alarm; chief elected by the company; water supply, 2 cisterns filled by engine; capacity, 12,000 gallons daily; river.

Caledonia, Racine Co., population, 2654; no fire protection.



**Chippewa Falls,** Chippewa Co., population, 3982; 1 steam engine, 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 2500 feet rubber hose in good condition; 1000 feet cotton, poor; water supply, river, creek and 3 cisterns; 2 men paid full time; 30 men part, 2 horses.

**Clinton,** Rock Co., population, 2126; no fire protection.

**Columbus,** Columbia Co., population, 1876; area, 2240 acres; fire limit, 13 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; fire-proof material required for roofs; dwellings, frame and brick, one and one-half and two stories; fire department consists of 2 chemical engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 500 feet rubber hose in good condition; 50 poor; value of apparatus and supplies, \$2000; 1 building rented by department at \$50 per year; value, \$500; membership of department, 70, all volunteers; total expense in 1882, \$150; bell alarm; chief elected by common council; water supply, river.

**Darlington,** La Fayette Co., population, 1372; no fire protection.

**Delavan,** Walworth Co., population, 1798; area, 2560 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and wood, height, one and two stories; shingle roofs permitted; dwellings, brick and wood; fire department consists of 1 chemical engine, 4 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 600 feet rubber hose in good condition; 300, poor; value of department apparatus and supplies, \$4000; 1 building owned by department, value, \$2000; membership of department, 50; one paid full time; total expense in 1882, \$500; bell alarm; chief elected by department and confirmed by council; water supply, 3 reservoirs.

**De Pere,** Brown Co., population, 1954; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, one and two stories in height; shingle and iron roofs; dwellings, wood and brick, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition; 1400 poor; value of apparatus and supplies, \$9000; value of buildings owned by department, \$3000; membership of department, 20, all volunteers; total expense in 1882, \$1500; bell alarm; chief elected by company and approved by city council; water supply, 3 cisterns, supplied from river.

**Dodgeville,** Iowa Co., population, 1547; no fire protection.

**Eau Claire,** Eau Claire Co., population, 10,118; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 2400 feet rubber hose in good condition; 200 feet, poor; water supply, lake and two rivers; paid fire department, 13 men; 8 horses.

**Elkhorn,** Walworth Co., population, 1122; 1 chemical extinguisher.

**Fort Atkinson,** Jefferson Co., population, 1969; no fire protection.

**Fort Howard,** Brown Co., population, 3083; area, 1920 acres; fire limit, 40 acres; mercantile buildings, brick, height, two stories; shingle roofs permitted; dwellings, frame, two stories; fire department consists of 1 steam engine; 2 hose carriages; 1400 feet rubber hose in good condition; 500 poor; value of department apparatus and supplies, \$6000; 2 buildings owned by department, value, \$3000; membership of department, 15, all volunteers; cost of maintaining department in 1882, \$580; bell alarm; chief elected by company, recommended by city council; water supply, river, 3 reservoirs.

**Fond du Lac,** Fond du Lac Co., population, 1354; area, 3600 acres; fire limit, 40 acres; mercantile buildings, brick and stone, two stories high;

wooden roofs permitted; dwellings, wood, two stories; fire department consists of 3 steam engines, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1700 feet rubber hose in good condition, 200 poor; 200 feet cotton, good, 100 poor; 800 feet leather, good; 600 poor; 8 horses; value of apparatus and supplies, \$18,000; 3 buildings owned by department, value \$12,000; membership of department, 33, full paid members, 11, part paid, 22; total expense in 1882, \$9250; telegraph alarm, 4 street boxes; chief elected by council; water supply, 84 reservoirs; capacity, 340,000 gallons daily; 2½ miles street mains; diameter of main, 6 inches.

**Fulton,** Rock Co., population, 2244; no fire protection.

**Granville,** Milwaukee Co., population, 2370; no fire protection.

**Geneva,** Walworth Co., population, 1969; 100 feet hose; water supply, lake and force pumps.

**Grand Rapids,** Wood Co., population, 1350; area, 1000 acres; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 2 hose carriages; Siamese couplings used; 800 feet rubber hose, 250 feet cotton hose in good condition; value of apparatus and supplies, \$7000; 1 building in use by department; total expense in 1882, \$1000; bell alarm; chief elected by company; water supply, river; 4 cisterns; supplied by springs.

**Green Bay,** Brown Co., population, 7464; area, 3500 acres; fire limit, 60 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition; 1000 poor; value of apparatus and supplies, \$12,500; value of department buildings, \$4000; membership of department, 45, all volunteers; total expense in 1882, \$5000; telephone and bell alarm; chief elected by city council; water supply, rivers and tanks; capacity of tanks, 200,000 gallons daily; 3 miles street mains, diameter of mains, 8 inches.

**Hartford,** Washington Co., population, 2739; area, 700 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two and three stories in height; shingle roofs permitted; dwellings, wood and brick, one and a half and two stories; fire department consists of 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose, 150 feet cotton hose, in good condition; value of apparatus and supplies, \$2210; 2 buildings owned by department, value, \$1500; membership of department, 85; all volunteers; total expense in 1882, \$160; bell alarm; chief elected by members of department; water supply, river.

**Hudson,** St. Croix Co., population, 2298; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet hose in good condition; volunteer fire department, 56 men.

**Janesville,** Rock Co., population, 9018; 2 steam engines; 1 hook and ladder truck; 4 hose carriages 2000 feet rubber hose in good condition; 1500 feet poor; water supply, river and 5 cisterns; 4 men paid full time; 42 part; 20 volunteers; 2 horses.

**Jefferson,** Jefferson Co., population, 2115; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two and three stories in height; dwellings wood, two stories; fire department consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet rubber hose in good condition; 500 feet poor; value of apparatus and supplies, \$9000; value of buildings owned by department, \$7000; membership of department, 80, 3 paid; total expense in 1882, \$500; bell alarm; chief elected by department and confirmed by city council; water supply 6 cisterns, pumped from rivers; capacity, 21,700 gallons daily.

## WISCONSIN.—Continued.

**Kaukauna**, Outagamie Co., population, 2,235; no fire protection.

**Kenosha**, Kenosha Co., population, 5,039; ordinance regulating sale and use of fire-works; mercantile buildings, brick; height two stories; dwellings frame, two stories; fire department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages; 3500 feet rubber hose in good condition, 600 poor; 50 feet cotton hose, good; 3 horses in use; value of department apparatus \$10,000; four buildings owned by department, value \$2000; membership of department, 96; 2 paid; cost of maintaining department in 1882, \$2000; bell alarm; chief recommended by department, and confirmed by council; water supply, 3 artesian wells; 8 reservoirs; 5 miles street mains and supply pipes; diameter of largest, 6 inches, smallest, 3 inches; 36 hydrants, pressure 45 pounds; cost of maintaining water department in 1882, \$1200.

**La Crosse**, La Crosse Co., population, 14,505; ordinance regulating sale and use of fire-works; mercantile buildings, brick; two and three stories in height; shingle roofs permitted; dwellings, wood and brick; two stories; fire department consists of 2 steam engines, 2 hook and ladder trucks, 5 hose carriages; Siamese couplings used; 7 horses; value of apparatus and supplies \$21,000; 3 buildings owned by department, value \$1500; membership of department, 122; full paid members 5; total expense in 1882, \$4903; chief elected by council; Holly system, and direct pumping; 10 miles street mains; diameter of largest, 16 inches, smallest 6 inches; 100 hydrants; water pressure, 100 lbs.; cost of maintaining water department in 1882, \$9868.

**Manitowoc**, Manitowoc Co., population 6367; 2 steam engines; 1 hook and ladder truck; 2 hose carriages; 2100 feet rubber hose in good condition; 500 feet poor; water supply, river and 5 cisterns; volunteer fire department, 46 men.

**Madison**, Dane Co., population, 10,324; frame, brick and stone buildings, two to four stories in height; shingle roofs permitted; fire department consists of 2 steam engines, 1 chemical engine, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition; 700 feet poor; 5 horses; 3 buildings owned by department; membership of department, 96; three full paid members; bell alarm; chief elected by council; water-works direct pumping system; 15 cisterns, supplied from lakes; 8 miles street mains, diameter of largest 12 inches, smallest 8 inches; 75 hydrants; water pressure, 150 pounds.

**Mauston**, Juneau Co., population, 1013, no fire protection.

**Mazomanie**, Dane Co., population 1,646; chief investigates causes of fires; mercantile buildings brick and stone; two stories in height; shingle roofs permitted; dwellings wood, stone and brick, one and one-half and two stories; fire department consists of 1 hand-engine, 1 chemical engine, 1 hook and ladder truck; Siamese couplings used; 500 feet rubber hose in good condition; value of apparatus and supplies, \$2000; 1 building owned by department, value \$1000; membership of department, 48, all volunteer; bell alarm; chief elected by members of department; water supply, river mill-race and two cisterns.

**Menasha**, Winnebago Co., population, 3744; area, 1600 acres; mercantile buildings, brick and wood; two and three stories in height; wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; on water power there are 7 force pumps, 3 hose carts and hand engine; quantity of serviceable hose, 750 feet rubber, 400 cotton, 300 leather, and manufacturers own 2000 feet; in poor condition, 850 rubber, 100 leather; Siamese couplings in use; value of department apparatus and supplies, \$4000; 3 buildings owned by

department, value, \$2500; one rented, \$48 per annum, value, \$1400; membership of department, 115, all volunteers; total expense for 1882, \$1579; bell and whistle alarm; chief recommended by department and approved by council; water supply, 2 cisterns, supplied from lake and river, capacity, 6000 gallons daily.

**Menomonee**, Dunn Co., population, 4177; area, 6400 acres; fire limit, 40 acres; ordinance regulating sale and use of fire works; mercantile buildings, brick, two stories in height; dwellings, brick, two stories; fire department consists of 2 chemical engines, 1 hook and ladder truck; value of apparatus and supplies, \$800; 1 building rented by department at \$100 a year; value, \$1000; membership of department, 25, all volunteers; bell alarm, chief elected by company; no water supply.

**Milwaukee**, Milwaukee Co., population, 115,588; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, four stories in height; shingle roofs permitted; dwellings, frame and brick, two to three stories; fire department consists of 8 steam engines, 1 chemical engine, 6 chemical extinguishers, 3 hook and ladder trucks, 9 hose carriages; Siamese couplings; 13,050 feet rubber hose, 1350 feet cotton, 250 linen, in good condition; 49 horses; value of apparatus and supplies, \$106,000; 10 buildings owned by department, value, \$110,000; membership of department, 96, full paid; cost of maintaining department in 1882, \$110,000; telegraph alarm; 127 street boxes; chief appointed by mayor and confirmed by board of aldermen; water supply, pumping from Lake Michigan; 1 reservoir; capacity, 30,000,000 gallons daily, gravity system; 99 miles street mains; diameter of largest, 36 inches; smallest, 6 inches; 794 hydrants; water pressure, 10 to 70 pounds; cost of maintaining water department in 1882, \$95,517.

**Mineral Point**, Iowa Co., population, 2915; no fire protection.

**Monroe**, Greene Co., population, 3293; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 12 feet hose in good condition, water supply, 9 cisterns; volunteer fire department, 76 men.

**Neenah**, Winnebago Co., population, 4202; area, 240 acres; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, frame and brick, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; 1000 feet rubber hose in good condition; 1400 feet leather, good; value of apparatus and supplies, \$12,000; 3 buildings owned by department, value, \$4000; membership of department, 75, part paid; total expense in 1882, \$2000; bell alarm; chief elected by city council; water supply, river, mill-races and 3 cisterns.

**New Lisbon**, Juneau Co., population, 1024; 6 chemical extinguishers.

**New London**, Waupaca Co., population, 1808; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose in good condition; water supply, river; volunteer fire department, 75 men.

**New Holstein**, Calumet Co., population, 2059; no fire protection.

**Oconomowoc**, Waukesha Co., population, 2174; area, 1280 acres; fire limit, 40 acres; mercantile buildings, brick and wood, height, two stories; dwellings frame, two stories; fire department consists of 1 steam engine, 4 chemical hand extinguishers, 1 hook and ladder truck; Siamese couplings used; 1000 feet rubber hose, 200 cotton, in good condition; value of department apparatus and supplies, \$5600; 2 building owned by department, value, \$3000; membership of department, 50, all volunteers; total expense in 1882, \$300; bell alarm; chief appointed by city council; water supply, 2 lakes.

**Omro**, Winnebago Co., population, 1476; 6 chemical extinguishers; 1 hook and ladder truck; water supply, river, wells and cisterns.

**Oconto**, Oconto Co., population, 4171; area, 3000 acres; mercantile buildings, wood and brick, two stories in height; dwellings, wood, two stories; fire department consists of 2 steam engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 2500 feet rubber hose in good condition; 250 poor; value of apparatus and supplies, \$10,000; 2 buildings owned by department, value, \$6,000; membership of department, 28; full paid members, 2; part paid, 2; total expense of department in 1882, \$2000; bell alarm; chief elected by members of department and confirmed by common council; water supply, river; 5 cisterns, supplied by wells.

**Oshkosh**, Winnebago Co., population, 15748; area, 3200 acres; fire limit, 200 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick and stone, two stories in height; dwellings, frame and brick, two stories; fire department consists of 4 steam engines, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; mills and factories own 50 pumps; Siamese couplings used; 3000 feet rubber hose in good condition; 500 poor; 100 feet cotton, good; 500 poor; 500 feet leather, poor; 14 horses; value of apparatus and supplies, \$40,000; 5 buildings in use by department, owned by city, value, \$30,000; membership of department, 32; full paid; cost of maintaining department in 1882, \$21,000; telephone and telephone alarm; 21 street boxes; chief elected by common council; water supply, river, 90 reservoirs and 45 cisterns, mill owners have their own water supply; 3 miles street mains and supply pipes; 20 hydrants; water pressure, 120 pounds; cost of maintaining water department in 1882, \$1200.

**Plattville**, Grant Co., population, 2687; 1 chemical engine, 1 hook and ladder truck, 500 feet rubber hose in good condition; water supply, wells and cisterns; volunteer fire department, 140 men.

**Plymouth**, Sheboygan Co., population, 1052; area, 640 acres; mercantile buildings, brick, height two stories; wooden roofs permitted; dwellings, brick and frame, two stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; Siamese couplings used; 600 feet rubber hose in good condition; value of department apparatus and supplies, \$1500; value of buildings belonging to department, \$1000; membership of department, 50, all volunteers; total expense in 1882, \$75; bell alarm; chief elected by the company; water supply, river and creeks.

**Port Washington**, Ozaukee Co., population, 2604; ordinance for investigating causes of fires; frame buildings, two to four stories in height, shingle roofs permitted; fire department consists of 1 hand engine; 4 chemical hand extinguishers; 1 hook and ladder truck; 1 hose carriage; Siamese couplings used; 200 feet cotton hose; 600 feet linen hose in good condition; 600 feet rubber, poor; value of apparatus and supplies, \$3000; 2 buildings owned by department, value, \$3000; membership of department, 80, all volunteers; total expense in 1882, \$600; bell alarm; chief elected by company; water supply, 10 cisterns, capacity, 80 barrels daily.

**Portage City**, Columbia Co., population, 4346; 1 steam engine; 1 hand engine; 1 chemical engine; 2 chemical extinguishers; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 1000 feet poor; 1000 feet cotton, good; water supply, river; canal; 10 cisterns; 2 men paid full time; 150 volunteers; 2 horses.

**Potosi**, Grant Co., population, 2375; no fire protection.

**Prescott**, Pierce Co., population, 975; 1 hook and ladder truck.

**Prairie du Chien**, Crawford Co., population, 2777; area, 1500 acres; fire limit, 1000 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories high, wooden roofs permitted; dwellings, brick and frame, two stories; fire department consists of 4 hand engines; 6 chemical hand extinguishers; 1 hook and ladder truck; 4 hose carriages; 200 feet rubber hose in good condition; 200 feet poor; 1300 feet linen, good; value of department apparatus and supplies, \$5000; 3 buildings owned by department, value, \$1500; 1 rented, annual rent, \$100; value, \$500; membership of department, 152, all volunteers; cost of maintaining department in 1882, \$600; bell alarm; chief elected by company and approved by council; water supply, artesian wells; 1 mile of street mains and supply pipes; diameter of largest, 6 inches; smallest, 4 inches; 10 hydrants; pressure, 27 pounds; cost of maintaining water department in 1882, \$210.

**Racine**, Racine Co., population, 16,031; 2 steam engines; 1 chemical engine; 4 chemical extinguishers; 1 hook and ladder truck, 2 hose carriages; 700 feet rubber hose in good condition; 300 feet cotton, good; 350 feet linen, good; 1600 feet leather, good; 300 feet poor; water supply, river, lake, artesian wells; 6 hydrants; 3 men paid full time, 25 men part; fire alarm telegraph; 7 street boxes; 8 horses.

**Ridgeway**, Iowa Co., population, 2348; no fire protection.

**River Falls**, Pierce Co., population, 2516; no fire protection.

**Ripon**, Fond du Lac Co., population, 3117; ordinance regulating sale and use of fire-works; mercantile buildings, stone and brick, two stories in height; dwellings, wood, two stories; fire department consists of 1 chemical engine, 2 chemical hand extinguishers, 1 hook and ladder truck; 400 feet rubber hose in good condition; value of apparatus and supplies, \$35,000; 1 building rented at \$100 per year, value, \$700; membership of department, 55, all volunteers; cost of maintaining department in 1882, \$287; bell alarm; chief elected by companies; water supply, 1 reservoir, supplied by pumping; capacity, 32,000 gallons daily; 1 cistern; 100 feet street mains; diameter, 4 inches; 1 hydrant; pressure, 25 pounds; cost of maintaining water department in 1882, \$155.

**Sauk City**, Sauk Co., population, 917; frame buildings; fire department consists of 2 hand engines, 1 hook and ladder truck, 2 hose carriages; 500 feet cotton hose in good condition; 500 feet leather hose, poor; value of department apparatus and supplies, \$4000; membership of department, 50, all volunteers; bell alarm; chief elected by members of department; water supply, river and wells.

**Shulsburgh**, LaFayette Co., population, 1168; no fire protection.

**Sparta**, Monroe Co., population, 2387; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 600 feet rubber hose in good condition; 500 feet cotton, good; water supply, creek and 6 cisterns; 25 men paid part time.

**Stockbridge**, Calumet Co., population, 2172; no fire protection.

**Stevens Point**, Portage Co., population, 4449; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, wood and brick, two stories; fire department consists of 1 steam engine, 1 hand engine; 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 2 horses; value of apparatus and supplies, \$7000; 3 buildings owned by department, value, \$6000; membership of department, 30, 2 paid; total expense of department in 1882, \$2131; telephone alarm; chief elected by city council; water supply, tank and 14 cisterns.

**Stoughton**, Dane Co., population, 1353; no fire protection.

**Theresa**, Dodge Co., population, 1018; no fire protection.

## WISCONSIN.—Continued.

**Tomah**, Monroe Co., population, 1245; ordinance regulating sale and use of fire-works; frame and brick buildings, two stories in height; shingle roofs permitted; fire department consists of two chemical engines, 6 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 feet rubber hose in good condition; value of apparatus and supplies, \$5000; one building owned by department, value \$4500; membership of department, 50, all volunteer; total expense in 1882, \$300; bell alarm; chief elected by council; water supply, wells.

**Two Rivers**, Manitowoc Co., population, 2052; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 900 feet linen hose in good condition; volunteer fire department, 85 men.

**Watertown**, Jefferson Co., population, 7883; 2 steam engines; 1 hook and ladder truck; 4 hose carriages; 1750 feet rubber hose in good condition; 1800 feet linen hose, poor; water supply, river and five cisterns; 2 men paid full time; 118 volunteers; fire patrol, incorporated, 20 men.

**Waukesha**, Waukesha Co., population, 4613; area, 640 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick and stone, height two and three stories; dwellings frame, stone and brick, one and a half to two and a half stories; fire department consists of 1 steam engine, 2 hand engines, 2 chemical engines, 2 chemical hand extinguishers; 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 900 feet rubber hose in good condition; 350 feet poor; 500 feet cotton hose, good; value of department apparatus and supplies, \$8000; one building owned by department, value \$200; one now in construction; membership of department, 49, two paid; bell alarm; chief elected by department and village board; water supply, river, springs and wells.

**Waupun**, Fond du Lac Co., population, 2353; 1 chemical engine; 3 chemical extinguishers; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 500 feet rubber hose in good condition; volunteer fire department, 75 men.

**Wausau**, Marathon Co., population, 4277; 1 hand engine, 4 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, river and 12 cisterns; volunteer fire department, 160 men.

**West De Pere**, Brown Co., population, 1870; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose in good condition; 400 feet poor; water supply, river and 2 cisterns; 1 man paid full time; 25 volunteers.

**West Bend**, Washington Co., population, 1237; area, 1200 acres; fire limit, 500 acres; mercantile buildings, brick, two stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 hand engine; 1 hose carriage; 200 feet rubber hose in good condition; 400, poor; 500 feet linen, good; value of department apparatus and supplies, \$1500; 1 building owned by department, value, \$375; membership of department, 25, all volunteers; total expense in 1882, \$92; bell alarm; chief elected by members of department; water supply, 3 cisterns, supplied by pumping from river.

**Whitewater**, Walworth Co., population, 3617; frame and brick buildings; no fire protection except in business part.

**Winneconne**, Winnebago Co., population, 1910; no fire protection.

**Wrightstown**, Brown Co., population, 2196; no fire protection.

## DISTRICT OF COLUMBIA.

**Washington**—Population, 147,307; 8 steam engines; 2 chemical extinguishers; 3 hook and ladder trucks; 8 hose carriages; 16,000 feet cotton hose in

good condition; water-works, gravity pressure; 2 reservoirs; 811 hydrants; fire alarm telegraph; 80 street boxes; paid fire department, 96 men; 34 horses.

## ARIZONA.

**Prescott**, Yavapai Co., population, 1856; hose and wagons; water supply, reservoirs and pumps.

**Tucson City**, Pima Co., population, 7007; no

fire protection.

**Yuma**, Yuma Co., population, 1200; no fire protection.

## DAKOTA.

**Bismarck**, Burleigh Co., population, 1758; area, 640 acres; fire limit, 4 blocks; causes of fires investigated; mercantile buildings, brick, height, two stories; wooden roofs permitted; dwellings, frame, one story; fire department consists of 1 chemical engine, 6 chemical hand extinguishers, 1 hook and ladder truck; 300 feet rubber hose in good condition; 2 horses; value of department apparatus, \$6500; 1 building owned by department, value, \$4000; membership of department, 55, all volunteers; total expense in 1882, \$1400; bell alarm; chief elected by city council; water supply, Missouri river.

**Elk Point**, Union Co., population, 2693; 2 chemical extinguishers; 1 large fire pump mounted on wheels; 200 feet rubber hose in good condition; water supply, 2 cisterns; volunteer fire department, 15 men.

**Sioux Falls**, Minnehaha Co., population, 2164; fire limit, 6 blocks; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, height, two stories; dwellings, wood, one

and a half and two stories; fire department consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 500 feet rubber hose in good condition; 1000 poor; value of department apparatus and supplies, \$7000; 2 buildings owned by department, value, \$650; membership of department, 90, 2 paid; bell alarm; chief elected by department, and approved by city council; water supply, river.

**Vermillion**, Clay Co., population, 714; force pump; 200 feet rubber hose; water supply, river.

**Yankton**, Yankton Co., population, 3431; area, 640 acres; fire limit, 160 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings brick, height, two stories; wooden roofs permitted; dwellings, frame, one and two stories; fire department consists of 1 hook and ladder truck; value of department apparatus and supplies, \$2000; 1 building owned by department, value, \$700; membership of department, 40; total expense in 1882, \$200; bell alarm; chief elected by company.



## IDAHO.

**Boise City**, Ada Co., population, 1899; area, 442 acres; fire limit, 20 acres; mercantile buildings, brick and wood, one story high; dwellings, wood and brick, one and a half stories; fire department consists of 1 steam engine, 1 hook and ladder truck; 3 hose carriages; Siamese couplings used; 1000 feet rubber hose, 500 feet cotton hose in good condition; value of apparatus and supplies, \$6544; 1 building owned by department, value, \$1500; membership of department, 100, two paid; total expense in 1882, \$1413; chief elected by members of department; water supply, 2 cisterns, supplied from river; capacity, 12,000 gallons daily; gravity pressure; 2 miles street mains; diameter of largest, 4 inches; smallest, 1/4 inch; 3 hydrants; water pressure, 40 pounds; water-works owned by private company.

**Idaho City**, Boise Co., population, 672; area, 2560 acres; fire wardens for investigating causes of fires; frame and brick buildings, one and two stories in height; shingle roofs permitted; fire department consists of 1 hose carriage; 1200 feet rubber hose in good condition; value of apparatus and supplies, \$1000; 1 building owned by department, value, \$1200; membership of department, 20, all volunteer; bell alarm; chief elected by company; water supply, 1 reservoir, supplied from ditches; capacity, 80,000 gallons; hydraulic pressure; diameter of main 6 inches; cost of maintaining water department in 1882, \$150.

**Silver City**, Owyhee Co., population, 593; 1 hook and ladder truck; 50 feet rubber hose in poor condition; water-works, gravity pressure; 1 reservoir; 3 hydrants.

## MONTANA.

**Butte City**, Silver Bar Co., population, 3363; area, 800 acres; fire limit, 400 acres; ordinance prohibiting sale and use of fire-works; mercantile buildings, brick, one and two stories in height; shingle and tin roofs; dwellings, wood, one and two stories; fire department consists of 6 chemical hand extinguishers, 2 hook and ladder trucks, 5 hose carriages; Siamese couplings used; 2500 feet rubber hose in good condition; value of apparatus and supplies, \$12,000; one building rented by department, at \$25 per month; value \$500; membership of department, 42, all volunteer; cost of maintaining department in 1882, \$2000; bell and whistle alarm; chief elected by members of department; water supply, 2 reservoirs, supplied from creeks; capacity, 50,000 gallons daily; 3 miles of street mains; diameter of largest, 5 inches; smallest, 1 1/4 inches; 12 hydrants; water pressure, 176 pounds; cost of maintaining water department in 1882, \$1200.

**Helena**, Lewis and Clark Co., population,

3624; area, 7560 acres; fire limit, 250 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, stone and wood, height, one and two stories; dwellings, brick, stone and wood, one and two stories; fire department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 500 feet rubber hose, in good condition; 850 feet cotton hose in good condition; 3 horses; value of apparatus and supplies, \$15,000; 3 buildings owned by department; value, \$3000; membership of department, 103; full paid members, 3; total expense in 1882, \$5167; electric telegraph alarm, 22 street boxes; chief elected by mayor and confirmed by council; fire patrol, supported by city; number of permanent members, 28; water-works gravity system; 13 cisterns; number of miles street mains and supply pipes, 20; diameter of largest, 6 inches; smallest 2 1/4 inches; 7 hydrants; water pressure, 25 pounds; cost of maintaining water department in 1882, \$300.

## NEW MEXICO.

**Albuquerque**, Bernalillo Co., population, 2315; area, 800 acres; mercantile buildings, brick and stone, two to three stories in height; shingle roofs permitted; dwellings, frame, brick and stone, one and two stories; fire department consists of 10 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies, \$400; 1 building owned by department, value, \$100; membership of department, 30, all volunteers; chief elected by citizens; water supply, 2 reservoirs, supplied by pipe from river; 2 miles street mains and supply pipes; diameter, 4 inches.

**El Pueblo**, San Miguel Co., population, 1000; no fire protection.

**Fernandez de Taos**, Taos Co., population, 3500; no fire protection.

**Las Vegas**, San Miguel Co., population, 6000;

area, 640 acres; fire limit, same; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 2 hose carriages, 2000 feet linen hose in good condition; value of apparatus and supplies, \$4000; 2 buildings, owned by department, value, \$2000; membership of department, 70, all volunteers; bell alarm; water-works, gravity system; 10 miles street mains; diameter of largest, 8 inches; smallest, 4 inches; 28 hydrants; water pressure, 130 pounds.

**Santa Fe**, Santa Fe Co., population, 6635; no fire protection.

**Silver City**, Grant Co., population, 1800; no fire protection or water supply; frame buildings.

**Socorro**, Socorro Co., population, 1272; no fire protection.

## UTAH.

**American Fork**, Utah Co., population, 1299; no fire protection.

**Bountiful**, Davis Co., population, 1676; no fire protection.

**Brigham City**, Box Elder Co., population, 1877; area, 1000 acres; mercantile buildings, brick; height, one and two stories; shingle roofs permitted; dwellings, brick and frame, one and two stories; fire department consists of 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; value of apparatus and supplies, \$500; membership of department, 20, all volunteers; bell alarm; chief elected by mayor and council; water supply, ditches.

**Ephraim**, San Pete Co., population, 1696; no fire protection.

**Hyrum**, Cache Co., population, 1234; no fire protection.

**Logan**, Cache Co., population, 3396; no fire protection.

**Manti**, San Pete Co., population, 1748; no fire protection.

**Mill Creek**, Salt Lake Co., population, 1416; no fire protection.

**Mount Pleasant**, San Pete Co., population, 2004; no fire protection.



## UTAH.—Continued.

**Ogden**, Weber Co., population, 6069; area, 7680 acres; fire limit, 640 acres; ordinance regulating sale and use of fire-works; brick buildings, two stories in height; fire department consists of 1 hand engine, 1 hook and ladder truck, 2 hose carriages; 1200 feet cotton hose in good condition; value of apparatus and supplies, \$4000; value of buildings owned by department, \$1000; cost of maintaining department in 1882, \$200; bell alarm; chief appointed by city council; water supply, reservoir, supplied from canyon; capacity, 300,000 gallons; gravity system; 5 miles street mains; diameter of largest, 8 inches; smallest, 4 inches; 32 hydrants; water pressure, 65 pounds; cost of maintaining water department in 1882, \$1500.

**Provo City**, Utah Co., population, 3432; no fire protection.

**Richfield**, Sevier Co., population, 1197; no fire protection.

**Salt Lake City**, Salt Lake Co., population, 20,768; area, 2614 acres; fire limit, 85 acres; ordinance regulating sale and use of fire-works; chief investigates causes of fires; mercantile buildings, brick, two and three stories in height; dwellings, brick, one and two stories; fire department consists of 1 steam engine, 2 hand engines, 1 hook and lad-

der truck, 9 hose carriages; stores have their own chemical hand extinguishers; Siamese couplings used; 3250 feet rubber hose in good condition; 500, poor; 2 horses; value of apparatus and supplies, \$13,000; 2 buildings owned by department, value, \$30,000; membership of department, 128; full paid members, 2; part paid, 126; cost of maintaining department in 1882, \$4760; telephone and bell alarm; chief elected by city council; water supply, water-works, gravity pressure; 3 reservoirs, supplied by streams; capacity, 103,550 gallons daily; 12 miles street mains; diameter of largest, 20 inches; smallest, 4 inches, 128 hydrants; pressure, 70 pounds; cost of maintaining water department in 1882, \$19,534.

**Silver Reef**, Washington Co., population, 1046; mercantile buildings, wood, one story high; wooden roofs permitted; dwellings, wood, one story; fire department consists of 1 chemical engine; 1 chemical hand extinguisher; 100 feet cotton hose in good condition; value of apparatus and supplies, \$440; bell alarm.

**Spanish Fork**, Utah Co., population, 2304; no fire protection.

**Springville**, Utah Co., population, 2312; no fire protection.

**Wellsville**, Cache Co., population 1193; no fire protection.

## WASHINGTON TERRITORY.

**Olympia**, Thurston Co., population, 1232; 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 1000 feet rubber hose in good condition; water supply, 8 cisterns; 1 hydrant; volunteer fire department, 52 men.

**Port Townsend**, Jefferson Co., population, 917; area, 100 acres; fire limit, 15 acres; mercantile buildings, brick and wood; dwellings, wood and stone, two stories; fire department consists of 1 hand engine, 1 hose carriage, 400 feet rubber hose in good condition; value of department apparatus and supplies, \$2000; membership of department, 30, all volunteers; total expense in 1882, \$100; bell alarm; water supply, bay.

**Seattle**, King Co., population, 3533; 1 steam engine, 1 hand engine, 1 hose carriage; 1000 feet rubber hose; water supply, three cisterns; volunteer fire department, 34 men.

**Walla Walla**, Walla Walla Co., population, 1722; area, 2000 acres; fire limit, 200 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, two stories in height; dwellings, wood, one story; fire department consists of 2 steam engines, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition; 1000, poor; 900 feet cotton hose, good; 100, poor; value of apparatus and supplies, \$18,000; 2 buildings, owned by department, value, \$15,000; membership of department, 180, 3 paid; cost of maintaining department in 1882, \$2500; bell alarm; chief elected by department; water supply, water-works, gravity pressure; 7 reservoirs supplied by springs; capacity, 10,000 gallons daily; 7 cisterns; creeks; 5 miles street mains; diameter of largest, 6 inches; smallest, 4 inches; cost of maintaining water department in 1882, \$5000.

## WYOMING.

**Cheyenne City**, Laramie Co., population, 3456; 1 steam engine; 2 chemical extinguishers; 1 hand engine; 2 hook and ladder trucks; 7 hose carriages; 2500 feet rubber hose in good condition; 1000 feet cotton, good; water-works, gravity pressure; 15 hydrants; 4 cisterns; fire alarm telegraph, 10 street boxes; volunteer fire department, 140 men.

**Evanston**, Uintah Co., population, 1277; no fire protection.

**Laramie City**, Albany Co., population, 2696; ordinance regulating sale and use of fire-works; mercantile buildings, brick, height, one story; wooden roofs permitted; dwellings, frame, one and

a half stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 500 feet rubber hose in good condition; 1000, poor; 1500 feet cotton hose, good; value of department apparatus and supplies, \$5500; 1 building, owned by department, value, \$6000; membership of department, 130, all volunteers; cost of maintaining department in 1882, \$600; bell and whistle alarm; chief elected by members of department; water supply, 1 reservoir, supplied by springs; capacity, 2,000,000 gallons daily; number of miles street mains, 3½; diameter of largest, 12 inches; smallest, 3 inches; 16 hydrants; water pressure, 45 pounds; cost of maintaining water department in 1882, \$100.

## CANADIAN FIRE DEPARTMENTS.

## NEW BRUNSWICK.

**Fredericton**—Population, 7000; 2 steam engines; 1 hook and ladder truck; 6 hose carriages; rubber, cotton and leather hose in fair condition; water supply, river and cisterns; volunteer fire department.

**Moncton**—Population, 4000; area 1000 acres; fire limit same; ordinance regulating sale and use

of fire-works; causes of fires investigated; mercantile buildings wood, three stories in height; wooden roofs permitted; dwellings wood, one and a half stories; fire department consists of 1 chemical hand extinguisher, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1800 feet cotton hose in good condition; 1500 feet rubber hose in

poor condition; 1 horse; value of apparatus and supplies, \$1000; two buildings owned by department, value \$3000; membership of department, 30, part paid; cost of maintaining department in 1882, \$500; bell alarm; chief elected by the companies; water supply, reservoir, supplied by springs and brooks; diameter of main, 12 inches; 20 hydrants; water pressure, 40 pound; cost of maintaining water department in 1882, \$1500.

**Newcastle**—Population, 1500; 1 steam engine; 2 hose carriages; 2000 feet rubber and leather hose; water supply good; volunteer fire department.

**St. John**—Population, 32,000; 4 steam engines; 1 hook and ladder truck; 6 hose carriages; 7000 feet rubber, cotton and leather hose in good condition; water works, gravity pressure; 43 miles of mains; 265 hydrants; fire alarm telegraph, part paid fire department; horses.

## PRINCE EDWARDS' ISLAND.

**Charlottetown**—Population, 8000; causes of fires investigated; mercantile buildings wood, three stories high; wooden roofs permitted; dwellings wood, two and a half stories; fire department consists of 2 steam engines, 4 hand engines, 2 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; Siamese couplings used; 400 feet rubber hose in good condition; 500 feet leather hose, good;

5 horses; value of apparatus and supplies, \$16,000; five buildings owned by department value \$6500; one building rented at \$40 per year; membership of department, 96; full paid members, 6; volunteer, 90; total expense in 1882, \$3060; bell alarm; chief elected by board of engineers; water supply, 7 wells, supplied from river.

## NOVA SCOTIA.

**Dartmouth**—Population, 2500; area, 1533 acres; fire limit, same; frame buildings, two and three stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 2 hand engines; 6 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; 1000 feet rubber hose in good condition, 1200 poor; 2 horses hired; value of apparatus and supplies, \$6400; 2 buildings owned by department, value, \$6000; membership of department, 62, 2 paid; total expense in 1882, \$500; bell alarm; chief elected by council; fire patrol incorporated; number of members, 20; total expense of maintaining fire patrol in 1882, \$250; no water supply.

**Halifax**—Population, 30,000; 3 steam engines; 2 hand engines; 1 hook and ladder truck; 10 hose carriages; 3000 feet rubber hose in good condition; 3500 feet leather, good; water-works, gravity pressure, 45 miles of mains; 314 hydrants; fire alarm telegraph; part paid fire department.

**New Glasgow**—Population, 4000; area, 2560 acres; fire limit, 1000 acres; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 1 chemical hand extinguisher, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 1300 feet rubber hose, good, 200 feet poor; 900 feet cotton, good; 900 feet leather, good, 100 poor; value of apparatus and supplies, \$8240; 1 building rented by department at \$40 per year, value, \$600; membership of department, 56, all volunteers; total ex-

pense in 1882, \$942; bell alarm; water supply 4 cisterns, supplied by springs; river.

**Pictou**—Population, 3200; 2 steam engines; 2 hand engines; 1 hook and ladder truck; 5 hose carriages; 2000 feet rubber hose in good condition; 850 feet leather, good; water supply, harbor, cisterns and wells; volunteer fire department.

**Truro**—Population, 2500; 1 hand engine; 1 hook and ladder truck; 3 hose carriages; 1000 feet rubber hose; 500 feet cotton; water-works, direct pressure; 4 miles of mains; 30 hydrants; fire alarm telegraph; volunteer fire department.

**Yarmouth**—Population, 3500; area, 1200 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, wood, two and three stories; wooden roofs permitted; dwellings, wood, one and a half and two stories; fire department consists of 2 steam engines, 3 hand engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 2500 feet cotton hose, 400 feet leather, in poor condition; 8 horses hired; value of apparatus and supplies, \$15,000; 3 buildings owned by department, value, \$2000; membership of department, 150, 4 paid; total expense in 1882, \$2000; bell alarm; chief elected by wardens; water supply, gravity pressure, river and wells; 5 miles street mains; diameter of largest, 12 inches; smallest, 4 inches; 50 hydrants; water pressure, 80 pounds; water-works owned by private corporation.

## QUEBEC.

**Aylmer**—Population, 2000; 1 hand engine; 1 hose carriage; 600 feet leather hose in poor condition; water supply, river and cisterns; volunteer fire department.

**Beauport**—Population, 1500; 1 steam engine; 2 hose carriages; linen and rubber hose; water supply, cisterns; volunteer fire department.

**Coaticook**—Population, 2000; 1 hand engine; 1 hose carriage; leather hose in poor condition.

**Cote St. Louis**—Population, 4000; area, 300 acres; fire limit, 50 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, stone, height, three stories; shingle roofs permitted; dwellings, stone, two stories, fire department consists of 1 steam engine, 2 hook and ladder trucks, 2 hose carriages; quantity of serviceable hose, 700 feet rubber, 100 feet cotton, 100 feet leather; 100 feet rubber, poor; 3 horses; value of apparatus and supplies, \$4500; value of buildings belonging to department, \$10,500; membership of department 10, full paid; total expense in 1882, \$700; bell alarm; chief elected by council; water supply, 6 cisterns, supplied by springs.

**Cote St. Paul**—Population, 1500; area, 640 acres; mercantile buildings, brick and wood, two stories in height; shingle roofs permitted; dwellings, wood, two stories; fire department consists of 2 hand engines, 1 hose carriage; 300 feet linen hose, 550 feet leather; value of apparatus and supplies, \$2000; membership of department, 44, all volunteers; bell alarm; chief elected by members of department; water supply, canal and wells.

**Danville**—Population, 600; 1 hand engine; 1 hose carriage; leather hose in poor condition; volunteer fire department.

**Hochelaga**—Population, 1200; 1 hand engine; 2 hose carriages; rubber and leather hose in fair condition; water supply, Montreal works; volunteer fire department.

**Hull**—Population, 5000; 1 steam engine; 1 hand engine; 2 hose carriages; 2000 feet rubber hose in good condition; water supply, river, races and cisterns; volunteer fire department.

**Joliette**, Joliette Co., population, 3500; use of fire-works and fire-crackers prohibited; mercantile buildings, brick and stone; height three and four

## QUEBEC.—Continued.

stories; dwellings brick and frame; one and two stories; fire department consists of 1 steam engine, 2 hand engines, 12 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 600 feet rubber hose in good condition; 50 poor; 1900 feet linen good; 500 poor; 1 horse owned, 3 used; value of department apparatus, \$6500; two buildings owned by department, value \$8000; membership of department 9; 7 full paid members; 2 part paid; cost of maintaining department in 1882, \$2250; bell alarm; chief elected by city council; water-supply, water works, direct pumping system; 4 miles street mains; diameter of largest, 8 inches, smallest, 3 inches; 27 hydrants; pressure 90 pounds; cost of maintaining water department in 1882, \$1050.

**Lachine**—Population, 1606; area, 1280 acres; fire limit same; mercantile buildings brick and wood, one and two stories; shingle roofs permitted; fire department consists of 1 steam engine, 2 hand engines, 1 hose carriage; Siamese couplings used; 600 feet rubber hose, 600 feet leather hose, in good condition; 2 horses; value of apparatus and supplies, \$4000; one building owned by department; value \$1800; membership of department 16, part paid; total expense in 1882, 751; bell alarm; chief elected by council; water supply, river and canal.

**Laprairie**—Population, 1500; 1 steam engine; 1 hose carriage; 1000 feet rubber hose in fair condition; water supply, river and cisterns; volunteer fire department.

**Lennoxville**—Population, 900; 1 hand engine; 1 hose carriage; 500 feet leather hose in poor condition; water supply, river and cisterns; volunteer fire department.

**Levis**—Population, 10,000; 2 steam engines; 4 hose carriages; 2000 feet rubber hose in good condition; 1500 feet poor; water supply, river and cisterns; paid fire department; 4 horses.

**Longueuil**—Population, 3000; rubber hose in good condition; water-works, direct pressure; volunteer fire department.

**Montreal**—Population, 160,000; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, stone and brick, one to six stories in height; dwellings, wood and brick, two and three stories; fire department consists of 3 steam engines, 2 hand engines (not in use), 1 chemical engine, 28 chemical hand extinguishers, 4 hook and ladder truck, 12 hose carriages; 26 horses; 12 stations; membership of department, 68, full paid; total expense in 1882, \$50,623; Gamewell system; 89 street boxes; chief elected by fire committee and confirmed by city council; salvage corps, supported by insurance companies and city corporation; 4 members; water supply, 2 reservoirs, supplied by steam pump; gravity system; 137 miles street mains; diameter of largest, 30 inches; smallest, 4 inches; 886 hydrants; water pressure, 56 pounds.

**Quebec**—Population, 75,000; area, 309 acres; use of fire-works and fire-crackers prohibited; fire marshal for investigating fires; principal material of mercantile buildings, stone and brick, height, four stories; dwellings, stone and brick, three to four stories; fire department consists of 3 steam engines; 1 hand engine; 6 chemical hand extinguishers; 2 hook and ladder trucks; 15 hose carriages; Siamese couplings used; 2000 feet rubber hose, 3000 feet cotton, 3000 feet leather, in good condition; 13 horses; value of department apparatus, \$25,000; 7 buildings owned by department, value, \$25,000; membership of department, 38, full paid; cost of maintaining department in 1882, \$22,000; Gamewell fire alarm; 52 street boxes; chief elected by city council; water supply, water-works, gravity pressure; 7 cisterns, capacity, 100,000 gallons daily; 9 miles street mains; diameter of largest, 18 inches; smallest, 4 inches; 230 hydrants; pressure, 25 to 100

pounds; cost of maintaining water department in 1882, \$6000.

**Richmond**—Population, 1150; 1 hand engine; 1 hose carriage; leather hose in poor condition; water supply, cisterns.

**Sorel**—Population, 7500; rubber hose in good condition; water works, direct pressure; volunteer fire department.

**St. Henri, Hochelaga Co.**, population, 500; area, 413 acres; fire limit, 200 acres; ordinance regulating sale and use of fire-works, and for investigating causes of fires; mercantile buildings, stone and brick, two stories in height, shingle roofs permitted; dwellings, brick two and a half stories; fire department consists of 1 steam engine, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; 2500 feet rubber hose in good condition; 2000 feet, poor; 1500 feet cotton hose, in good condition; 500 feet, poor; 500 feet linen, good; 3 horses; value of apparatus and supplies, \$8000; value of buildings belonging to department, \$12,000; membership of department, 6, full paid; cost of maintaining department in 1882, \$9000; fire alarm telegraph, 14 street boxes; chief elected by the corporation; water-works, direct pumping and Holly system; capacity, 2,000,000 gallons daily; river; 8 miles of street mains; diameter of largest, 10 inches, smallest, 4 inches; 34 hydrants; water pressure, 80 pounds; cost of maintaining water department in 1882, \$10,000.

**St. Anne**—Population, 1000; 1 hand engine.

**St. Hyacinthe**—Population, 6500; 1 steam engine; 1 hand engine; 3 hose carriages; 2000 feet rubber hose in fair condition; 1000 feet linen, poor; water works, direct pressure; 50 hydrants; volunteer fire department.

**St. Jean Baptiste**—Population, 1100; area, 432 acres; ordinance regulating sale and use of fire-works; fire inspectors for investigating causes of fires; mercantile buildings, brick and stone, height, two and three stories; wooden roofs permitted; dwellings, frame, stone and brick, two and three stories; fire department consists of 1 steam engine, 2 hand engines, 2 chemical hand extinguishers, 4 hose carriages; quantity of serviceable hose, 500 feet cotton; 500 feet linen; 800 feet leather; value of department apparatus and supplies, \$5500; one building owned by department, value \$3000; membership of department, 27, two paid; total expense in 1882, \$1300; bell alarm; chief elected by council; water supply, water works in Montreal, and 6 cisterns, supplied by springs; 1200 feet street mains; diameter of largest, 8 inches; number hydrants 2; pressure, 40 pounds.

**St. Johns**—Population, 4100; 1 steam engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages, 3150 feet rubber hose in good condition; water-works, direct pressure; 12 miles of mains; 30 hydrants; volunteer fire department, 125 men.

**St. Sauveur**—Population, 9325; 3 hand engines, 1 hook and ladder truck, 4 hose carriages, 600 feet rubber hose in good condition; leather poor; water supply, cisterns; volunteer fire department.

**Terrebonne**—Population, 2050; 1 hand engine, 1 chemical engine.

**Three Rivers**—Population, 9200; area, 3696 acres; fire limit, 588 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories in height; dwellings, brick, wood and stone, two stories; fire department consists of 2 hand engines, 8 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; quantity of serviceable hose, 500 feet rubber, 800 cotton, 1100 leather; 3 horses; value of apparatus and supplies, \$8000; 3 buildings owned by department, value, \$6000; another in construction; membership of department, 8; full paid; total expense in 1882, \$3500; telegraph alarm; 7 street boxes; chief elected by city council; water supply, direct pumping system; 12 miles street



mains; diameter of largest, 9 inches; smallest, 4 inches; 54 hydrants; water pressure, 110 pounds.

**Valleyfield**—Population, 2000; 1 hand engine, 1 hose carriage, leather hose.

**Vandrenail**—Population, 1000; 2 hand engines,

2 hose carriages, leather hose in poor condition; volunteer fire department.

**Waterloo**—Population, 1700; 1 hand engine, 1 hose carriage, leather hose, volunteer fire department.

## ONTARIO.

**Almonte**—Population, 2080; 1 hand engine; 2 hose carriages; 1200 feet hose; water supply, river and cisterns; volunteer fire department, 60 men.

**Aylmer**—Population, 1400; area, 800 acres; ordinance regulating sale and use of fire-works, causes of fires investigated; mercantile buildings, brick, two and three stories in height, shingle roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 hand engine; 1 hook and ladder truck; 1 hose carriage; 400 feet rubber hose in good condition; bell alarm; water supply, wells, springs and 12 tanks.

**Amherstburgh**—Population, 1936; 1 steam engine; 1 hand engine; 1 hose carriage; 400 feet leather hose in good condition; 1500 feet cotton, good;

**Arnprior**—Population, 1714; 1 steam engine; 1 hand engine; 2 hose carriages; 2000 feet rubber hose in poor condition; water supply, river and cisterns; volunteer fire department, 50 men.

**Barrie**—Population, 3398; 1 steam engine; 2 hose carriages; rubber and leather hose in fair condition; water supply, bay and cisterns; volunteer fire department.

**Brantford**—Population, 8107; area, 1781 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories high, wooden roofs permitted; dwellings, brick, one and two stories; fire department consists of 2 chemical hand extinguishers; 1 hook and ladder truck; 3 hose carriages; 500 feet rubber hose in good condition; 600 feet poor; 1800 feet linen hose, good; value of apparatus and supplies, \$10,000; 2 buildings owned by department, value, \$2500; membership of department, 77, all volunteers; cost of maintaining department in 1882, \$625; bell alarm; chief elected by department and approved by city council; water supply, direct pumping system; 1 reservoir, supplied by pumping from creek, capacity, 750,000 gallons daily; 5 miles street mains; diameter of largest, 9 inches; smallest, 6 inches; 59 hydrants; cost of maintaining water department in 1882, \$2500.

**Belleville**—Population, 7805; area, 1830 acres; fire limit, 100 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and stone, three and four stories in height; dwellings, brick, stone and wood, one to three stories; fire department consists of 2 steam engines, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 5 hose carriages; Siamese couplings used; 1500 feet rubber hose, in good condition; 750, poor; 2500 feet cotton hose in good condition; 7 horses hired; value of apparatus and supplies, \$10,000; 1 building, owned by department, value, \$5000; 1 rented at \$350 per year, value, \$300; membership of department, 95; 4 full paid, 91 volunteers; total expense in 1882, \$5802; bell alarm; chief elected by city council; water supply, 4 reservoirs, supplied from river, capacity, 140,000 gallons daily.

**Berlin**—Population, 2748; 1 steam engine; 2 hose carriages; rubber hose in fair condition; water supply, cisterns; volunteer fire department.

**Bobcaygeon**—Population, 1000; area, 200 acres; fire limit, 100 acres; mercantile buildings, brick and wood, two stories in height; wooden roofs permitted; dwellings, wood, brick and stone, two stories; no fire department; 4 hand engines, 1 hook and ladder truck; 200 feet rubber hose and 200 feet linen hose in good condition; value of apparatus and supplies, \$400; 1 building, owned by department, value, \$100; 20 volunteer members; bell alarm, water supply, river and canal.

**Bowmanville**—Population, 3000; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in fair condition; water supply, river and cisterns; volunteer fire department.

**Brampton**—Population, 2900; area, 1400 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick, three stories in height; shingle roofs permitted; dwellings, brick, two stories; fire department consists of 1 hook and ladder truck, 4 hose carriages; 900 feet rubber hose, 300 feet cotton hose, in good condition; value of apparatus and supplies, \$2000; value of buildings belonging to department, \$1000; membership of department, 60, all volunteers; total expense in 1882, \$200; bell alarm; chief elected by council; water-works, gravitation, lake; 6½ miles street mains; diameter of largest 12 inches; smallest, 6 inches; 41 hydrants; water pressure, 53 pounds.

**Brighton**—Population, 1700; no fire protection.

**Brockville**—Population, 6500; causes of fires investigated; mercantile buildings, brick and stone; height, three and four stories; wooden roofs permitted; dwellings, brick and stone, two and three stories; fire department consists of 1 steam engine, 2 hand engines, 50 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; quantity of serviceable hose, 1500 feet rubber, 1000 feet cotton, 1500 feet linen, 1000 feet leather; 1000 feet leather in poor condition; 2 horses; value of department apparatus and supplies, \$12,000; 3 buildings owned by department, value, \$9000; membership of department, 88; total expense in 1882, \$2500; bell alarm; chief elected by members of department and approved by council; water supply, tank, river and 15 cisterns.

**Campbellford**—Population, 1000; area, 1000 acres; fire limit, 140 acres; causes of fires investigated; mercantile buildings, brick; height, two and three stories; wooden roofs permitted; dwellings, brick, one and a half and two stories; fire department consists of 1 hand engine, 1 hose carriage; 1200 feet rubber hose in good condition, 200 poor; value of apparatus and supplies, \$2000; 1 building owned by department, value, \$200; membership of department, 55, all volunteers; total expense in 1882, \$75; bell alarm; chief elected by company and approved by village council; water supply, river, 3 cisterns, supplied by springs; capacity, 11,000 gallons daily.

**Carlton Place**—Population, 1500; 1 hand engine; 2 hose carriages; 600 feet leather hose; water supply, river and cisterns.

**Chatham**—Population, 5873; area, 1650 acres; fire limit, 10 acres; use of fire-works and fire-crackers prohibited; mercantile buildings brick, height, three and four stories; dwellings wood and brick, two stories; fire department consists of 2 steam engines, 1 chemical hand extinguisher, 1 hook and ladder truck; 2 hose carriages; 2550 feet cotton hose, good; 1000 feet rubber hose, poor; 3 horses; value of department apparatus and supplies, \$10,000; 1 building in use by department, value, \$9000; membership of department, 17; full paid members, 4; part paid, 13; total expense for 1882, \$6000; telephone alarm; chief appointed by council; water supply, 2 rivers and 23 cisterns.

**Cobourg**—Population, 6000; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; rubber hose in good condition; water supply, lake and cisterns; volunteer fire department.

**Collingwood**—Population, 4000; 1 steam engine; 2 hose carriages; 1000 feet rubber hose, in

## ONTARIO.—Continued.

good condition; 1000 feet poor; water supply, bay; volunteer fire department.

**Cornwall**—Population, 3000; area, 640 acres; fire limit, 72 acres; sale and use of fire-works and fire crackers prohibited; mercantile buildings, brick, two and a half stories high; dwellings, wood, two stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; quantity of serviceable hose, 600 feet rubber, 300 cotton, 1000 linen, 150 leather; in poor condition, 500 feet rubber; mills have their own hose and sprinklers, and hand engine; value of apparatus and supplies, \$10,000; 1 building in use by department; membership of department, 55; 1 full paid; 1 part paid; bell alarm; chief elected by company and confirmed by town council; water supply, canal, springs and 4 reservoirs.

**Dunnville**—Population, 1452; 1 steam engine; 1 hose carriage; rubber hose in poor condition; water supply, canal; volunteer fire department.

**Elora**—Population, 1950; 1 hand engine; 2 hose carriages; leather hose; water supply, river, volunteer fire department.

**Exeter**—Population, 1000; area, 1100 acres; fire limit, same; mercantile buildings, brick, height, two stories; wooden roofs permitted; dwellings, brick and frame, one and two stories; fire department consists of 2 hand engines, 2 hose carriages, 500 feet rubber hose in good condition; value of department apparatus and supplies, \$2000; 1 building owned by department, value, \$1000; membership of department, 50, all volunteers; total expense in 1882, \$180; bell alarm; chief appointed by council.

**Galt**—Population, 3827; 1 steam engine; 2 hose carriages; rubber and leather hose in poor condition; water supply, river and cisterns; volunteer fire department.

**Guananoke**—Population, 2020; mercantile buildings brick, three stories in height; wooden roofs permitted; dwellings, wood, one and a half stories; fire department consists of 1 hand engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 2 Siamese couplings in use; 900 feet rubber hose in good condition; value of apparatus and supplies, \$3000; 2 buildings owned by department, value \$800; membership of department, 75; 2 paid; cost of maintaining department in 1882, \$400; bell alarm; chief elected by the board, and approved by the civic board; water supply, river; pumping system; 1½ miles street mains; diameter of largest, 3 inches, smallest, 2½ inches; 13 hydrants; water pressure, 125 pounds; cost of maintaining water department in 1882, \$300.

**Goderich**—Population, 4400; mercantile buildings, brick, two and a half and three stories; roofs, shingle, laid in mortar; dwellings, brick and frame, two and three stories; fire department consists of 1 steam engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1300 feet cotton hose in good condition; 300 feet rubber in poor condition; 200 feet leather, poor; value of apparatus and supplies, \$6000; membership of department, 13, three paid; total expense in 1882, \$1000; bell and electric alarm; chief elected by company, and approved by town council; water supply, 18 cisterns, supplied from springs; capacity, 15,000 gallons daily.

**Guelph**, population, 6878; 1 steam engine; 4 hose carriages; hose in poor condition; water supply, cisterns; water works on direct pressure; volunteer fire department.

**Hamilton**, population, 26,716; ordinance regulating sale and use of fire-works; mercantile buildings, brick, four stories high; wooden roofs permitted; dwellings brick, two stories; fire department consists of 1 steam engine, 2 hand engines, 2 chemical hand extinguishers, a hook and ladder truck, one not in use, 3 hose carriages; 500 feet

cotton hose in good condition; 100 feet rubber hose, poor; 1500 feet linen hose, good; 7 horses; value of department apparatus, \$15,000; two buildings owned by department, value \$15,000; membership of department, 17, full paid; cost of maintaining fire department in 1882, \$11,000; electric fire alarm telegraph, 35 street boxes; water supply, reservoirs, supplied from lake; capacity 3,000,000 gallons daily; number of miles of street mains and supply pipes, 56; diameter of largest, 20 inches; smallest, 4 inches; 500 hydrants; pressure, 45 pounds.

**Ingersoll**—Population, 4600; ordinance regulating sale and use of fire-works; causes of fires investigated; brick buildings, one and a half and two stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 1550 feet hose in good condition; 700 feet hose, poor; value of apparatus and supplies, \$7000; membership of department, 48; part-paid members, 28; bell alarm; chief elected by department and approved by council; water-supply, tanks and river.

**Kemptville**—Population, 1000; area, 356 acres; fire limit, 200 acres; ordinance regulating sale and use of fire-works; mercantile buildings brick and stone, two stories in height; shingle roofs permitted; dwellings brick and wood, two stories in height; fire department consists of 1 steam engine, 1 hand engine, 2 hose carriages; Siamese couplings used; 500 feet rubber hose, 1200 feet cotton hose, in good condition; 500 feet leather hose, poor; 2 horses; value of apparatus and supplies, \$5500; one building owned by department, value \$3700; membership of department, 30, all volunteer; total expense in 1882, \$300; bell alarm; chief elected by company; water supply, river.

**Kincardine**—Population, 1907; area, 1280 acres; fire limit same; mercantile buildings brick and frame, one to four stories in height; wooden roofs permitted; dwellings brick and frame, one to three stories; fire department consists of 1 hand engine, 1 hook and ladder truck, 1 hose carriage; 500 feet rubber hose in good condition; value of apparatus and supplies, \$10,000; one building owned by department, value \$1000; membership of department, 52, all volunteer; total expense in 1882, \$125; bell alarm; chief elected by company; water supply, 20 cisterns, supplied from springs; windmill and wells.

**Kingston**—Population, 14,500; area, 2000 acres; fire limit, 900 acres; use of fire-works prohibited; causes of fires investigated; mercantile buildings, brick and stone, four and five stories in height; dwellings brick and stone, two and three stories; fire department consists of 2 steam engines, 1 hand engine; 2 chemical hand extinguishers; 1 hook and ladder truck, 3 hose carriages, Siamese couplings used; quantity of serviceable hose, 300 feet rubber, 700 cotton, 1500 linen, 500 leather, in poor condition; 400 feet rubber; 4 horses; value of apparatus and supplies, \$18,000; two buildings owned by department, one rented; annual rent, \$150; value, \$14,000; membership of department, 20; 2 paid; cost of maintaining department in 1882, \$4000; electric alarm and telephone; 16 street boxes; chief elected by city council; water supply, water-works, gravity pressure; one reservoir supplied by water pumped from Lake Ontario, capacity, 300,000 gallons daily; 20 miles street mains; diameter of largest, 9 inches, smallest 3 inches; 36 hydrants, pressure 14 pounds; city pays \$300 per year for fire purposes.

**Lakefield**—Population, 450; 1 hand engine in bad condition; leather hose in poor condition.

**Lindsay**—Population, 4049; area, 600 acres; fire limit, 50 acres; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick; height two to four stories; dwellings, brick and frame, two stories; fire department consists of 1 hand engine; 1 hook and ladder truck, 6 hose carriages; 2000 feet rubber hose in



poor condition; value of department apparatus, \$3000; one building in use by department, owned by town, value \$1000; membership of department, 25, part paid; total expense for 1882, \$1500; bell alarm; chief elected by town council; water supply, pumping system; 1 mile of street mains and supply pipes; diameter of largest, 9 inches; smallest, 6 inches; 16 hydrants.

**Listowel**—Population, 1450; area, 2000 acres; fire limit, 50 acres; causes of fires investigated; mercantile buildings, brick, two and three stories; dwellings, wood and brick, one and one-half and two stories; fire department consists of 1 steam engine, 2 hose carriages; 1200 feet rubber hose in good condition; 300 poor; value of apparatus and supplies, \$5000; one building used by department, owned by town, value \$6000; total membership of department, 14, full paid; total expense in 1882, \$300 to \$350; bell and whistle alarm; chief elected by company; water supply, 3 cisterns, filled from river by engine.

**London**—Population, 21,000; area, 1900 acres; fire limit, 50 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood, three to five stories in height; dwellings, brick and wood, one to three stories; fire department consists of 1 steam engine; 1 hook and ladder truck; 2 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition; 1000 feet poor; 800 feet cotton hose, good; 200 feet poor; 4 horses; value of apparatus and supplies, \$12,000; 3 buildings owned by department, value, \$10,000; membership of department, 19; full paid members, 7; part paid, 12; cost of maintaining department in 1882, \$7000; fire alarm telegraph, 32 street boxes; chief appointed by city council; water supply, gravity system; 1 reservoir, supplied by springs; capacity, 1,000,000 gallons per day; 35 miles of street mains and supply pipes; diameter of largest, 18 inches; smallest, 4 inches; 225 double hydrants; water pressure, 80 pounds; cost of maintaining water department in 1882, \$7500.

**Markham**—Population, 1000; 1 hand engine; 1 hose carriage; hose in good condition; factories have force pumps and hose.

**Mill Brook**—Population, 1200; 1 hand engine; 1 hose carriage; leather hose in poor condition.

**Mitchell**—Population, 1802; 2 hose carriages; 1000 feet rubber hose in good condition; water-works, Holly system; 1 mile of mains; 7 hydrants; volunteer fire department.

**Morrisburgh**—Population, 1550; area, 640 acres; fire limit, 300 acres; buildings, brick, two and three stories; wooden roofs permitted; fire department consists of 1 hand engine, 1 hook and ladder truck; 2 hose carriages; 800 feet rubber hose, 300 feet linen hose, in good condition; value of department apparatus and supplies, \$5000; one building in use by department, value, \$1000; membership of department, 60, all volunteer; total expense of maintaining department in 1882, \$500; bell alarm; chief elected by company, and ratified by village council; no water supply.

**Mt. Forest**—Population 1550; area, 1400 acres; brick buildings one and a half to three stories in height; shingle roofs permitted; fire department consists of 1 hook and ladder truck; water supply, wells.

**Napanee**—Population, 3600; area, 1200 acres; fire limit, same; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, wood and brick, one and a half stories; fire department consists of 1 steam engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 600 feet rubber hose in good condition; 500 poor; 1200 feet cotton hose, good; 800 feet leather, poor; value of department apparatus and supplies, \$12,000; one building owned by department, value, \$10,000; membership of department, 32, 4 paid; total expense in 1882, \$1000; bell

alarm; chief elected by the council; water supply, 4 reservoirs and 4 cisterns, pumped from river; capacity of cisterns, 100,000 gallons daily.

**Newcastle**—Population, 1109; 1 hand engine; 1 hose carriage; 500 feet leather hose in fair condition.

**New Hamburg**—Population, 1003; 1 steam engine; 2 hose carriages; rubber hose in good condition; water supply, river and cisterns; volunteer fire department.

**Orangeville**—Population, 1850; 1 hose carriage; 1500 feet cotton hose in good condition; water-works, direct pressure; volunteer fire department.

**Orillia**—Population, 2832; 1 hand engine; 1 hook and ladder truck; 1 hose carriage, 800 feet leather hose; water supply, lake and cisterns; volunteer fire department.

**Oshawa**—Population, 4000; area, 3200 acres; fire limit, same; mercantile buildings, brick and wood, one and a half to three stories; shingle roofs permitted; dwellings, wood and brick, one to two stories; fire department, consists of 1 steam engine, 1 hand engine, 1 chemical engine, 50 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 2000 feet rubber hose in good condition; 500, poor; 200 feet cotton, good; value of apparatus and supplies, \$18,000; 1 building in use by department; membership of department, 35, full paid; total expense in 1882, \$1100; bell alarm; chief appointed by council; water supply, 6 cisterns, supplied from river by engine; creek.

**Ottawa**—Population, 215,450; 3 steam engines; 1 hook and ladder truck; 7 hose carriages; 5000 feet rubber and cotton hose in good condition; water-works, direct pressure, 9,000,000 gallons capacity; 42 miles mains; 327 hydrants; fire alarm telegraph; paid fire department; horses; lumber mills fitted out with powerful pumps.

**Owen Sound**—Population, 3039; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in fair condition; 500 feet poor; water supply, lake and cisterns; volunteer fire department.

**Paris**—Population, 3250; 1 steam engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber hose in good condition; water supply, creek and cisterns; volunteer fire department.

**Pembroke**—Population, 1900; area, 650 acres; fire limit, same; ordinance regulating sale and use of fireworks; mercantile buildings, brick, two and three stories in height; wooden roofs permitted; dwellings, brick, two stories; no fire department; 1 hook and ladder truck, value, \$600; negotiating for water-works.

**Perth**—Population, 3000; area, 1280 acres; fire limit, 960 acres; chief investigates fires; mercantile buildings, brick, stone and wood, height two stories; shingle roofs; dwellings, brick, stone and wood, one and one-half and two stories; fire department consists of 1 steam engine, 2 hand engines, 4 hose carriages; quantity of serviceable hose, 1000 feet rubber, 3200 cotton, 250 linen; 400 feet rubber, poor; value of department apparatus and supplies, \$8000; 3 buildings used by department; membership of department, 120, full paid; bell alarm; chief elected by department, approved by council; water supply, rivers and wells.

**Peterborough**—Population, 5250; 1 steam engine; 1 hand engine; 1 hook and ladder truck; 2 hose carriages; 1500 feet rubber and cotton hose in good condition; 500 feet rubber, poor; water supply, river, creek and cisterns; volunteer fire department; water works to be built.

**Petrolia, Lambton Co.**, population, 2615; area, 2700 acres, fire limit, 56 acres; mercantile buildings, wood, two stories in height; shingle roofs permitted; dwellings, wood and brick, two stories; fire department consists of 2 steam engines,

## ONTARIO.—Continued

**I hand engine, 1 hook and ladder truck, 3 hose carriages; Siamese couplings used; 1800 feet rubber hose in good condition; 500 feet leather in poor condition; value of apparatus and supplies, \$8000; 4 buildings in use by department, value, \$1500; membership of department, 90, all volunteers; total expense in 1882, \$2543; bell alarm; chief elected by council; water supply, tanks and creeks.**

**Picton**—Population, 2361; 1 hand engine; 1 hook and ladder truck, 1 hose carriage, 800 feet leather hose in poor condition; water supply, river and cisterns; volunteer fire department.

**Port Hope**—Population, 5114; ordinance regulating sale and use of fire-works; causes of fires investigated; mercantile buildings, brick, two stories in height; wooden roofs permitted; dwellings, brick and frame, two stories; fire department consists of 1 hand engine, 2 chemical engines, 1 hook and ladder truck, 4 hose carriages; Siamese couplings used; 1600 feet rubber hose in good condition; membership of department, 50; part paid; total expense of department in 1882, \$800; electric bell alarm; chief appointed by council; water supply, water-works; diameter of largest main, 8 inches; smallest, 6 inches; 75 hydrants.

**Port Perry**—Population, 1500; 1 hand engine, 1 hose carriage, leather hose in good condition; volunteer fire department.

**Prescott**—Population, 2617; area, 640 acres; fire limit, same; mercantile buildings, brick, height three stories; wooden roofs permitted; dwellings, brick and stone, two stories; fire department consists of 1 steam engine, 1 hand engine, 3 hook and ladder trucks, 4 hose carriages, 300 feet rubber hose in good condition; 250 poor; 350 feet cotton, good; 600 feet leather, good; 300 poor; 2 horses; value of department apparatus and supplies, \$7000; 1 building owned by department, value, \$3000; membership of department, 25, all volunteers; total expense in 1882, \$600; bell alarm; chief elected by city; water supply, 4 reservoirs, supplied by pumps from river; capacity, 2000 gallons daily.

**Renfrew**—Population, 975; area, 3000 acres; fire limit, 100 acres; frame buildings, two stories in height; shingle roofs permitted; fire department consists of 1 hose carriage, 500 feet leather hose in good condition; 500 feet cotton, poor; value of apparatus and supplies, \$500; 1 building owned by department, value, \$500; membership of department, 50, all volunteers; total expense in 1882, \$100; bell alarm; chief elected by company; water supply, stream, wells and 5 cisterns.

**Ridgetown**—Population, 500; mercantile buildings, brick, two stories in height, shingle roofs permitted; dwellings, wood, two stories; fire department consists of 1 steam engine; 2 hose carriages; Siamese couplings used; 1600 feet rubber hose in good condition; 500 feet poor; 1000 feet cotton hose, good; value of apparatus and supplies, \$7000; 1 building owned by department, \$1000; membership of department, 60; bell alarm; total expense in 1882, \$600; water supply, tanks, supplied by springs.

**Sarnia**—Population, 3500; 3 hose carriages; 2000 feet rubber hose in good condition; water-works, direct pressure, 2,000,000 gallons capacity; 11 miles of mains; 70 hydrants; volunteer fire department.

**Seaford**—Population, 1800; 1 hand engine; 1 hose carriage; 750 feet leather hose in good condition; water-works, Holly system; volunteer fire department.

**Smiths Falls**—Population, 1500; 1 steam engine; 1 hand engine; 3 hose carriages; 2000 feet rubber hose in good condition; 500 feet cotton, good; water supply, river and cisterns; volunteer fire department.

**St. Mary's**—Population, 4500; area, 4000 acres; sale and use of fire-works prohibited; mercantile

buildings, wood and brick, two and three stories in height; shingle roofs permitted; dwellings, wood and brick, two stories; fire department consists of 1 steam engine; 1 hand engine; 2 hose carriages; Siamese couplings used; 1000 feet rubber hose, good condition; 400 feet poor; 450 feet cotton hose, good; 500 feet linen, poor; value of apparatus and supplies, \$5000; value of buildings owned by department, \$1800; membership of department, 20, full paid; total expense in 1882, \$350; bell alarm; chief elected by department, and approved by council; water supply, 2 rivers and 3 tanks.

**Stratford**—Population, 4313; area, 700 acres; fire limit, 200 acres; use of fire-works prohibited; mercantile buildings, brick, height, three stories; wooden roofs permitted; dwellings, frame, one and a half and two stories; fire department consists of 1 steam engine, 6 chemical hand extinguishers; 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 1000 feet rubber hose, 600 feet cotton, good condition; value of department apparatus and supplies, \$6000; membership of department, 23, part paid; total expense in 1882, \$1230; bell and telephone alarm; chief elected by town council; salvage corps, volunteers; expense in 1882, \$25; water supply, water-works and cisterns.

**Strathroy**—Population, 3232; area, 1300 acres; fire limit, 50 acres; mercantile buildings, brick, height, two and three stories; shingle roofs; dwellings, brick and wood, two and three stories; fire department consists of 1 steam engine, 1 hand engine, a chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, force pump; Siamese couplings used; 1000 feet rubber hose in good condition, 500 poor; 300 feet cotton hose, good; number of horses, 2; value of department apparatus and supplies, \$3000; 1 central station owned by department, value, \$3000; total membership of department, 35; 3 full paid members, 32 part paid, total expenses in 1882, \$1000; bell alarm; chief elected by town council; water supply, reservoir, capacity, 100,000 gallons daily; 15 cisterns, tanks and river.

**Tilsonburg**—Population, 1500; area, 1900 acres; fire limit, 950 acres; causes of fires investigated; mercantile buildings, brick, height, three stories; dwellings, frame and brick, two stories; fire department consists of 1 hand engine, 3 hose carriages; Siamese couplings used; 200 feet rubber hose in good condition, 300 poor; 800 feet cotton, good; value of department apparatus, \$40,000; 2 buildings owned by department, value, \$2500; 1 rented at \$40 per year; membership of department, 43, all volunteers; cost of maintaining department in 1882, \$100; bell alarm; chief appointed by council; water supply, Holly system; 4 miles mains and supply pipes; diameter of largest, 2 inches; smallest, 4 inches; 24 hydrants, pressure, 80 pounds; cost of maintaining water department in 1882, \$500.

**Toronto**—Population, 60,000; 3 steam engines; 1 hook and ladder truck; 9 hose carriages; 1 salvage wagon; 15,000 feet hose in good condition; water-works, gravity pressure, 14,000,000 gallons capacity; 107 miles of mains; 1050 hydrants; paid fire department; fire alarm telegraph; horses.

**Trenton**—Population, 2000; area, 10,240 acres; fire limit, 2560 acres; mercantile buildings, brick, two stories in height; wooden roofs permitted; dwellings, wood and brick, two stories; fire department consists of 2 steam engines, 5 hose carriages; Siamese couplings used; 1200 feet rubber hose in good condition, 1300 poor; 3000 feet cotton, good; 7 horses; value of apparatus and supplies, \$20,000; 2 buildings owned by department, value, \$6000; membership of department, 37, all volunteers; total expense in 1882, \$1200; bell alarm; chief elected by department; water supply, gravity pressure; 4 reservoirs, supplied by springs, capacity, 50,000 gallons daily; river.

**Walkerton**—Population, 1250; 1 hand engine; 1 hose carriage; 600 feet rubber hose in good condition; water supply, river and cisterns.

ONTARIO.—Continued.

**Welland**—Population, 1500; area, 500 acres; fire limit, 300 acres; ordinance regulating sale and use of fire-works; mercantile buildings, brick and wood; height, two and three stories; wooden roofs permitted; dwellings, frame and brick; height, one and a half and two stories; fire department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 800 feet cotton hose, good condition, 200 poor; value of department apparatus and supplies, \$5000; value of buildings owned by department, \$1500; membership of department, 46, 2 paid; expense in 1882, \$10; bell alarm; water supply, canal, river and tanks; tank capacity, 195,000 gallons daily.

**Whitby**—Population, 3500; 1 steam engine; 2 hose carriages; 600 feet cotton hose in good condition; 600 feet rubber and leather, poor; water supply, cisterns; volunteer fire department.

**Windsor**—Population, 4253; 1 steam engine; 1 hook and ladder truck; 3 hose carriages; 2100 feet rubber hose in good condition; water-works, direct pressure; 115 hydrants; river; volunteer fire department; horses.

**Wingham**, Huron Co., population 700; area, 960 acres; fire limit, 100 acres; mercantile buildings, brick, three stories in height; wooden roofs permitted; dwellings, brick and wood, one and two stories; fire department consists of 2 hose carriages; Siamese couplings used; 1564 feet cotton hose in good condition; value of apparatus and supplies, \$2000; 2 buildings owned by department, value, \$1400; membership of department, 16, part paid; cost of maintaining department in 1882, \$375; electric alarm, 6 street boxes; chief appointed by town council; water supply, Holly water-works, river; 1 mile street mains and pipes; diameter of largest, 6 inches, smallest, 1½ inches; 9 hydrants; water pressure, 120 pounds; cost of maintaining water department in 1882, \$225.

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**Emerson**—Population, 387; 1 steam engine; 2 hose carriages; 1000 feet rubber hose in good condition; water supply, river and cisterns; volunteer fire department.

**Portage La Prairie**—Population, 630; area, 1600 acres; frame buildings, one to three stories in height; shingle roofs permitted; fire department consists of 1 steam engine, 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; Siamese couplings used; 500 feet rubber hose in good condition; 500 feet poor; 500 feet cotton, good; 1000 feet linen, good; 2 horses; value of apparatus and supplies, \$6758; one building owned by department, value, \$2500; membership of department, 35, part paid; total expense in 1882, \$700; bell alarm; water supply, 5 cisterns, filled by engines; wells and tanks.

**Winnepeg**—Population, 8005; ordinance regulating sale and use of fire-works; causes of fires

investigated; mercantile buildings, brick, height, three to five stories; metal roofs required; dwellings, brick and frame, two and three stories; fire department consists of 4 steam engines, 3 chemical engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 7 hose carriages; Siamese couplings used; 4000 feet cotton hose; in good condition; 1200 feet rubber, poor; 2000 feet linen, good; 700 poor; number horses, 17; value of department apparatus and supplies, \$43,161; four buildings owned by department, value, \$58,000; membership of department, 38, full paid; cost of maintaining department in 1882, \$41,000; fire alarm telegraph, 46 street boxes; chief elected by council; organizing fire patrol; water supply, water works; direct pumping system; 6¼ miles of street mains; diameter of largest, 12 inches; smallest, 4 inches; 40 hydrants; pressure, 75 pounds; water-works owned by private company.

# NATIONAL

## FIRE INSURANCE COMPANY, OF HARTFORD, CONN.

### STATEMENT, JANUARY 1. 1883.

Capital Stock, all cash.....	\$1,000,000.00
Funds Reserved to meet all Liabilities:	
Unpaid Fire Losses.....	27,858.82 }
Re-Insurance Fund, legal standard.....	241,296.66 }
	269,155.48
Net Surplus over Capital and all Liabilities.....	464,125.81
Total Assets, January 1, 1883.....	\$1,733,281.29

JAMES NICHOLS, Secretary.

MARK HOWARD, President.

HOME OFFICE, 118 Asylum Street.

## WHEELING INSURANCE COMPANIES.

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Wheeling, W. Va., is the Home of a number of enterprising companies, which under the recent laws passed by the State legislature, do a flourishing business protected against the competition of irresponsible organizations which in former times interfered with the transactions of the trustworthy companies, prejudicing the public against all companies alike. The joint stock fire insurance organizations of Wheeling were never in better condition and are steadily gaining confidence with the insuring public. All the Wheeling companies passed a successful year in 1882, while most fire insurance organizations made little money. Careful management and conservatism in plan of operation characterize the insurance officers in this growing little city.

The Ætna Insurance Company, the first in alphabetical order of the companies, was organized in 1866 with a capital of \$100,000. The company does a good local business, and a prosperous agency business limited to the State of West Virginia, and also writes on choice lines offered to it from outside the State. But the company always maintains caution in writing risks of this nature. Last year the premium receipts of the Ætna reached \$50,000, and the assets, as reported last January, aggregated \$121,508, with a net surplus of about \$4700. William B. Simpson is President and J. C. Orr is Secretary. The latter gentleman is the practical fire underwriter of the company.

The American Insurance Company, organized but a few months ago, has a capital of \$100,000, and in the short time it has been doing business has accumulated a surplus fund of nearly \$10,000. The company does an agency business through the State of West Virginia, and writes on outside business offered to it of a profitable and safe character. J. A. Miller is President and P. B. Dobbins is Secretary.

The Franklin Insurance Company, organized in 1862, has had a successful career and has yet to reach the acme of its prosperity. For many years past J. N. Vance has been President of this organization. Mr. Vance is one of the most prominent business men in Wheeling, is President of a local bank, also President of a large rolling mill and is conspicuously identified with other important enterprises in the city. T. P. Phillips, the Secretary, an underwriter of wide experience, has personal charge of the details of the company's management. The company does no agency business at present but has important re-insurance contracts with some of the largest American companies.

The German Insurance Company was organized in 1867. John Oesterling, the President, has been connected with the company from its inception. The company's business is in a satisfactory shape. Its agency business is confined to the States of Ohio and West Virginia. The assets of this company, January 1, 1883, amounted to \$170,131, and the net surplus over all liabilities to \$44,553, the largest amount of surplus funds owned by any Wheeling company. F. Reister makes an able and trustworthy Secretary for this company.

The Manufacturers Fire Insurance Company has a capital stock of \$100,000, and a net surplus of \$9824. The company is carefully managed and appears to command the confidence of the insurance public. Robert Crangle, the President, J. C. Alderson, the Vice-President, and Alfred Paull, the Secretary, are all well known in Wheeling as possessing a thorough knowledge of matters connected with their profession.

The Ohio Valley Fire Insurance Company is a new company organized at Weeling in May, 1883, by J. V. L. Rodgers, for many years Secretary of the Peabody Fire Insurance Company of the same place. The capital stock is one hundred thousand dollars. The officers and directors of the company are well known for their business abilities and sterling qualities, and confidence in the new aspirant for business is thereby inspired.

The Peabody Insurance Company, organized in 1869, has a capital stock of \$100,000. Its surplus has gradually increased during the past few years, and last year \$7000 was added to the accumulations, after the directors had declared and paid a dividend of \$8000. The company operates all over the State, and is highly respected everywhere. It has made a net profit of \$150,000 since the beginning of its career. These results speak well for the ability of the officers, Alonzo Loring, President, and J. F. Paull, Secretary.

# The Insurance Company of North America.

[FROM THE SPECTATOR, NEW YORK.]

The Insurance Company of North America is a company which can be commended for upright management and irreproachable integrity in its dealings with the insuring public. Organized in 1792, the company stands to-day in the front rank of the great insurance organizations in this country, possessing the largest net surplus over and above capital of all American insurance companies. This great company had an exceptionally favorable experience last year, as compared with other companies. The net profits during the twelve months of 1882 aggregated \$614,340, and the assets grew during the year from \$8,818,805 to \$8,881,053. Of the profits, \$557,162 was paid to stockholders in interest and dividends. The net surplus over all liabilities, including capital, \$3,250,778, is sufficient to protect the company from all probable disaster. The net fire premiums of the year amounted to \$1,857,846, as against the losses, \$976,301. The marine business was, of course, not so favorable, the premiums being \$1,623,429 net, and the losses \$1,391,510. As the president and directors said in their report to the stockholders, in this latter department the percentage of loss continues to be large, owing to the low rate of premium prevailing, which must continue until competition has been lessened. As compared with the previous year, though the aggregate income was considerably increased, the total expenditures were kept down almost to that of last year—a fact which certainly deserves favorable comment. The following is a synopsis of the operations of the Insurance Company of North America for the past quarter century :

YEAR ENDING DECEMBER 31.	Cash Assets.	Net Surplus.	Total Income.	Total Expenditures.
1858.....	\$1,159,925	\$432,005	\$537,931	\$384,063
1859.....	1,219,475	543,954	521,801	416,756
1860.....	1,253,762	705,293	536,333	396,445
1861.....	1,188,246	648,798	412,160	425,495
1862.....	1,386,293	835,528	472,542	522,964
1863.....	1,592,821	1,001,013	531,459	352,541
1864.....	1,715,171	1,113,469	671,248	554,576
1865.....	1,731,515	748,877	761,671	741,300
1866.....	1,763,267	556,717	1,128,603	1,270,579
1867.....	2,056,413	722,687	1,314,251	1,143,878
1868.....	2,259,184	727,654	1,483,395	1,271,758
1869.....	2,783,581	1,183,258	1,825,915	1,389,743
1870.....	3,050,835	1,296,385	1,898,698	1,629,542
1871.....	3,212,176	990,596	2,579,137	2,644,347
1872.....	3,219,645	273,635	3,166,173	3,729,105
1873.....	3,263,000	460,453	3,522,587	3,518,040
1874.....	4,686,540	1,274,819	3,713,430	2,869,325
1875.....	5,167,547	1,922,017	3,351,436	2,950,109
1876.....	6,550,841	2,315,330	3,450,919	2,945,592
1877.....	6,461,729	2,426,625	3,399,479	3,437,435
1878.....	6,450,562	2,496,968	3,149,602	3,074,835
1879.....	6,524,597	2,347,318	3,498,523	3,471,118
1880.....	7,245,793	2,454,992	3,980,680	3,811,547
1881.....	8,739,262	3,379,935	3,636,977	3,759,298
1882.....	8,881,053	3,250,778	3,890,015	3,832,837

The Insurance Company of North America enjoys a large patronage, being recognized by the public as the oldest and one of the greatest companies in this country; its age and strength will always receive admiration, respect and confidence. The company has paid in its time an aggregate of over \$47,500,000 for losses. It paid to losers by the Chicago fire \$623,769, and by the Boston fire \$988,529. The company is conducted with the utmost care and good judgment. The number of representatives in the field now employed is over 1880, and the scope of operations extends from Maine to California. The company's reputation in the marine field is as wide as among fire underwriters. It does a large marine insurance business, maintaining a conservative system of operation. In the management of the marine department, the steam wrecking-boat "North America," belonging to the company, has been of great service and has been the means of saving large amounts of property. Numerous instances might be mentioned in illustration of the services rendered. Under an intelligent and experienced management, the company is bound to maintain its prosperous record. Well moneyed and well officered nothing is wanting to secure the best results in the future.



# AMERICAN FIRE AND MARINE INSURANCE COMPANIES.

## COMPARATIVE EXHIBIT OF TRANSACTIONS FOR FOUR YEARS.

The following tables show the transactions for the past four years of the joint-stock fire and marine insurance companies of the United States, and of all mutual companies having more than \$15,000 cash assets, exhibiting also their assets and surplus at the end of each year:

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Dec 31	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
ALABAMA.												
CAPITAL CITY, Montgomery.....	1882	\$84,130	\$109,020	\$8,724	\$16,166	.....	.....	\$26,969	\$850	\$10,000	\$6,790	\$17,640
Thomas Joseph, Pres., E. B. Joseph, Sec.	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CENTRAL CITY, Selma.....	1882	100,000	133,789	10,122	23,667	35,013	10,169	45,182	8,587	8,000	6,712	23,299
D. Partridge, Pres., N. D. Cross, Sec.	1881	100,000	123,531	2,500	21,031	29,205	9,843	39,048	11,672	8,000	6,161	25,833
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CITIZENS MUTUAL, Mobile.....	1882	150,000	181,976	11,976	20,000	21,537	10,112	31,649	8,493	6,000	5,756	20,249
Edward B. Golet, Pres., E. H. Richards, Sec.	1881	150,000	212,399	35,920	26,479	24,893	6,291	31,184	11,398	.....	7,928	19,326
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
COMMERCIAL, Montgomery.....	1882	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FACTORS AND TRADERS MUTUAL, Mobile.....	1882	150,000	182,000	32,000	.....	27,500	12,000	39,500	1,250	12,000	10,000	23,250
Wm. H. Ross, Pres., Wm. A. Buck, Sec.	1881	150,000	200,000	.....	.....	28,000	15,000	43,000	6,000	12,800	5,500	24,300
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

\* Business of nine months only. \* No information can be obtained regarding this company.

ALABAMA—Continued.									
HOME PROTECTION, Huntsville.....1870. Robert E. Coxe, Pres., J. J. Deinent, Vice- Pres., H. B. Dillard, Sec.	1882 1881 1880 1879	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....
MOBILE MUTUAL, Mobile.....1866. Wm. H. Gardner, Pres., F. L. Glover, Sec.	1882 1881 1880 1879	125,000 ..... ..... .....	168,786 ..... ..... .....	5,690 ..... ..... .....	38,156 ..... ..... .....	25,070 ..... ..... .....	8,438 ..... ..... .....	34,508 ..... ..... .....	..... ..... ..... 14,842
PLANTERS AND MERCHANTS MUT., Mobile.....1866. A. P. Bush, Pres., Geo. A. Pearce, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	172,492 169,083 164,330 .....	21,626 23,461 27,180 .....	50,866 45,622 37,150 .....	26,396 30,699 31,887 .....	10,341 9,534 20,000 .....	36,737 40,233 51,887 .....	..... 11,471 15,072 9,363
STONEWALL, Mobile.....1882. Wm. J. Hearin, Pres., W. Turner, Sec.	1882 1881 1880 1879	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....	(*) ..... ..... .....
WASHINGTON FIRE AND MARINE, Mobile.....1867. Louis Touart, Pres., John H. Higley, Sec.	1882 1881 1880 1879	100,000 100,000 125,000 125,000	138,692 133,973 149,507 .....	7,316 5,891 1,500 .....	23,376 28,982 23,007 .....	19,207 23,508 28,739 .....	8,374 9,637 11,504 .....	27,581 33,145 40,243 .....	..... 10,551 8,971 8,720
CALIFORNIA.									
CALIFORNIA, San Francisco.....1861. C. T. Hopkins, Pres., L. L. Bromwell, Sec.	1882 1881 1880 1879	600,000 600,000 300,000 300,000	920,593 856,517 540,594 545,334	180,054 110,226 93,602 98,348	140,449 146,291 146,902 146,986	312,684 199,635 159,251 168,973	41,205 349,285 33,355 34,720	353,889 538,920 192,606 203,693	127,168 74,166 71,650 65,081
COMMERCIAL, San Francisco.....1872. John H. Wise, Pres., Chas. A. Laton, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	376,953 377,458 353,530 397,257	84,642 83,444 78,021 64,845	91,411 94,014 75,509 62,412	154,201 147,395 129,538 128,423	16,595 14,169 15,488 15,251	170,796 163,564 145,026 143,674	98,843 54,577 51,633 70,292
FIREMANS FUND, San Francisco.....1863. D. J. Staples, Pres., Wm. J. Dutton, Sec.	1882 1881 1880 1879	750,000 750,000 750,000 300,000	1,322,425 1,239,916 1,160,017 733,669	451,992 389,101 348,044 307,493	120,433 100,815 61,973 126,176	632,221 601,182 510,238 474,284	52,280 52,588 391,942 45,890	684,501 653,770 902,180 520,114	348,001 297,004 273,692 309,621
HOME MUTUAL, San Francisco.....1864. J. F. Houghton, Pres., Chas. R. Story, Sec.	1882 1881 1880 1879	300,000 300,000 300,000 300,000	712,657 679,833 642,841 589,901	179,195 181,168 189,460 177,336	233,462 198,665 153,381 112,565	274,275 280,194 301,925 285,907	38,074 50,747 38,716 42,667	312,349 330,941 340,641 328,564	101,958 120,101 114,775 160,476
OAKLAND HOME, Oakland.....1880. G. M. Fisher, Pres., Wm. F. Blood, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 .....	266,010 244,657 220,979 .....	55,501 38,661 20,142 .....	10,509 5,996 837 .....	100,346 57,846 43,767 .....	15,753 15,431 7,110 .....	116,099 73,277 50,877 .....	38,594 20,365 12,167 .....

\* No information can be obtained regarding this company.    † Includes \$14,501 business failures.    c Includes new capital paid in.    a Organized in 1880.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital. Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities, Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
CALIFORNIA.—Continued.												
STATE INVESTMENT AND INS. CO., San Fran....1871. A. J. Bryant, Pres., Chas. H. Cushing, Sec.	1882	\$200,000	\$387,526	\$114,817	\$72,709	\$194,309	\$20,223	\$214,532	\$102,810	\$23,867	\$78,694	\$205,371
	1881	200,000	380,650	106,119	74,530	188,775	16,154	204,920	76,541	27,439	74,935	178,915
	1880	200,000	374,415	111,842	62,573	206,272	21,842	228,114	109,400	32,178	81,455	223,033
	1879	200,000	375,058	119,803	55,255	212,520	21,036	233,556	125,067	47,272	85,224	252,563
SUN, San Francisco.....1882.	1882	300,000	365,817	49,709	16,108	103,498	9,199	112,697	20,001	.....	26,879	46,880
	1881	300,000	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1880	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1879	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
UNION, San Francisco.....1865.	1882	750,000	1,008,513	223,153	125,360	384,503	48,092	432,595	156,913	67,635	148,218	372,766
	1881	750,000	1,036,398	162,815	123,583	313,082	52,736	365,818	117,172	89,975	137,191	344,338
	1880	750,000	1,020,038	104,085	165,953	222,048	56,640	278,688	38,191	112,390	90,984	241,565
	1879	750,000	958,238	83,261	124,976	209,472	70,473	279,945	80,849	112,932	76,251	270,032
WESTERN FIRE AND MARINE, San Francisco....1878.	1882	200,000	311,686	92,155	19,531	191,581	15,253	206,834	96,043	14,000	73,709	183,752
	1881	200,000	292,587	73,964	18,623	149,816	14,993	164,809	67,481	12,000	56,152	135,633
	1880	200,000	259,839	55,422	4,717	105,563	8,793	114,356	42,913	8,000	42,478	93,391
	1879	200,000	230,369	29,288	1,080	58,296	1,640	59,963	7,679	.....	36,038	43,717
CONNECTICUT.												
ÆTNA, Hartford.....1819.	1882	4,000,000	9,054,611	1,861,429	3,193,182	2,315,864	427,642	2,743,506	1,256,947	720,000	687,827	2,664,774
	1881	4,000,000	8,902,273	1,774,850	3,127,423	2,359,615	380,049	2,739,664	1,100,522	610,000	647,865	2,358,387
	1880	3,000,000	7,424,074	1,694,802	2,729,272	2,194,475	347,652	2,542,127	1,239,452	600,000	641,170	2,480,622
	1879	3,000,000	7,078,224	1,742,258	2,335,966	2,202,440	359,133	2,561,573	1,256,111	600,000	655,302	2,511,413
CONNECTICUT, Hartford.....1850.	1882	1,000,000	1,781,626	489,309	292,317	713,446	81,787	795,233	456,174	100,000	214,754	770,921
	1881	1,000,000	1,745,562	415,234	330,328	596,902	81,712	678,614	297,093	100,000	183,837	580,930
	1880	1,000,000	1,636,383	348,660	287,723	507,872	85,190	593,062	261,134	100,000	147,924	509,058
	1879	1,000,000	1,483,480	273,818	209,662	399,348	81,157	480,505	233,940	100,000	117,569	451,509
DANBURY MUTUAL, Danbury.....1850.	1882	Mutual.	18,916	† 141	18,775	397	857	1,254	9	.....	314	323
	1881	Mutual.	17,904	† 134	17,770	300	1,070	1,370	.....	.....	291	291
	1880	Mutual.	16,756	(†)	16,756	425	1,066	1,491	.....	.....	348	348
	1879	Mutual.	15,529	(†)	15,529	428	817	1,245	22	.....	285	307
HARTFORD COUNTY MUTUAL, Hartford.....1831.	1882	Mutual.	290,697	72,038	218,659	41,533	13,710	55,243	20,282	.....	15,825	36,107
	1881	Mutual.	273,890	68,140	205,750	42,710	12,532	55,242	20,486	.....	16,073	36,559
	1880	Mutual.	257,687	68,083	189,604	41,636	12,085	53,721	11,705	.....	14,522	26,227
	1879	Mutual.	225,011	67,696	157,315	40,214	11,484	51,698	16,568	.....	14,749	31,318

† No provision for reserve.

‡ Organized February 1, 1882.

CONNECTICUT—Continued.									
HARTFORD, Hartford.....1810. Geo. L. Chase, Pres., C. B. Whiting, Sec. P. C. Wright, Asst. Sec.	1882	1,250,000	4,337,281	1,729,040	1,358,241	2,033,234	204,272	2,237,506	1,132,584
	1881	1,250,000	4,072,575	1,489,711	1,332,864	1,792,654	186,093	1,978,747	956,035
	1880	1,250,000	3,761,379	1,333,442	1,177,937	1,595,142	180,760	1,775,902	828,975
	1879	1,250,000	3,456,021	1,270,621	935,400	1,460,124	168,582	1,628,706	860,445
† HARTFORD S. BOILER INSPEC. & INS. CO., Harif'd J. M. Allen, Pres., J. B. Pierce, Sec. 1866.	1882	200,000	418,184	141,782	76,402	271,529	23,053	294,583	35,958
	1881	200,000	376,279	131,016	45,263	232,747	19,679	252,426	13,124
	1880	200,000	336,169	109,661	26,508	200,233	17,129	217,362	21,223
	1879	200,000	314,460	93,385	21,075	173,905	16,176	190,082	7,787
LITCHFIELD MUTUAL, Litchfield.....1833. Abijah Catlin, Pres., Charles Adams, Sec.	1882	Mutual.	80,882	30,982	49,900	5,373	3,307	8,680	2,690
	1881	Mutual.	77,497	11,802	65,695	6,650	2,800	9,460	1,493
	1880	Mutual.	70,449	9,200	61,249	5,482	3,384	8,866	3,243
	1879	Mutual.	65,337	11,740	53,597	5,172	3,385	8,557	3,376
MERIDEN, Meriden.....1868. A. Chamberlain, Pres., E. B. Cowles, Sec.	1882	200,000	293,277	36,922	56,355	51,360	15,032	66,392	33,744
	1881	200,000	281,877	33,699	48,178	50,498	16,676	67,174	21,619
	1880	200,000	414,485	173,332	41,152	242,563	20,819	263,382	179,111
	1879	300,000	420,133	107,616	12,517	213,627	19,863	233,490	158,376
MIDDLESEX MUTUAL, Middletown.....1836. Elijah Ackley, Pres., C. W. Harris, Sec.	1882	Mutual.	428,398	118,408	309,980	49,385	2,293	118,408	31,734
	1881	Mutual.	412,595	121,845	290,750	56,454	21,101	77,555	19,339
	1880	Mutual.	376,637	122,201	254,436	53,533	28,988	28,521	35,847
	1879	Mutual.	335,441	122,629	212,812	45,886	20,556	66,442	24,144
NATIONAL, Hartford.....1871. Mark Howard, Pres., Jas. Nichols, Sec.	1882	1,000,000	1,733,281	269,155	464,126	381,497	95,369	476,866	227,688
	1881	1,000,000	1,704,804	242,876	461,928	341,473	c 474,829	816,302	178,419
	1880	600,000	1,228,510	208,259	420,251	276,880	74,266	351,146	157,015
	1879	600,000	1,140,058	175,753	364,305	235,938	78,263	314,201	139,523
NEW LONDON COUNTY MUTUAL, Norwich....1840. E. F. Parker, Pres., Wm. Roath, Sec.	1882	Mutual.	78,197	8,632	69,565	3,905	3,620	7,525	1,009
	1881	Mutual.	72,708	8,239	64,469	4,420	3,573	7,993	633
	1880	Mutual.	66,036	7,256	58,780	4,978	3,500	8,478	2,444
	1879	Mutual.	60,118	6,304	53,814	4,565	3,084	7,649	3,549
NORWALK, Norwalk.....1860. Wm. C. Street, Pres., Geo. R. Cowles, Sec.	1882	50,000	100,660	6,421	44,239	6,917	5,008	11,925	3,173
	1881	50,000	100,664	7,257	43,407	7,534	4,853	12,387	2,445
	1880	50,000	96,573	6,763	39,809	7,737	6,420	14,158	2,118
	1879	50,000	96,776	7,033	39,743	7,882	8,312	16,194	1,687
ORIENT, Hartford.....1867. John W. Brooks, Pres., G. W. Lester, Sec.	1882	1,000,000	1,395,404	275,227	120,177	402,662	68,777	471,439	287,307
	1881	1,000,000	1,419,522	240,724	178,798	349,089	48,801	397,890	198,051
	1880	500,000	853,581	170,970	182,611	248,805	43,720	292,525	150,310
	1879	500,000	809,020	162,721	146,299	222,823	43,618	266,441	127,430
PEOPLES, Middletown.....1865. Jesse G. Baldwin, Pres., Seth H. Butler, Sec.	1882	101,500	249,430	23,443	124,487	29,446	14,609	44,055	20,049
	1881	101,500	244,117	22,648	119,969	32,295	14,278	46,573	25,433
	1880	101,500	236,473	19,442	115,531	28,637	14,633	43,270	12,482
	1879	101,500	219,961	18,130	100,331	25,675	13,678	39,353	12,699

\* Returned to policyholders. † Devoted to insurance against steam boiler risks and inspection of steam boilers. c Includes new capital paid in.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other Than Losses and Dividends	Total Disburse- ments.
<b>CONNECTICUT—Continued.</b>												
PHOENIX, Hartford.....1854. H. Kellogg, Pres., D. W. C. Skilton, Sec.	1882 1881 1880 1879	\$ 2,000,000 2,000,000 1,000,000 1,000,000	\$ 4,446,208 4,309,973 3,072,163 2,733,341	\$ 1,319,065 1,190,689 975,749 858,837	\$ 1,127,143 1,119,284 1,096,414 874,504	\$ 1,824,850 1,706,288 1,400,537 1,219,132	\$ 206,254 148,857 130,715 124,027	\$ 2,031,104 1,855,145 1,531,252 1,343,159	\$ 1,113,390 886,551 762,775 700,365	\$ 280,000 245,000 200,000 200,000	\$ 573,092 534,539 441,987 410,599	\$ 1,966,482 1,666,090 1,404,762 1,310,964
SECURITY, New Haven.....1841. Chas. Peterson, Pres., H. Mason, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	351,196 345,687 319,764 333,017	110,824 110,571 96,878 123,843	40,372 35,116 22,886 9,174	256,835 250,004 237,868 217,156	16,466 15,806 15,800 14,240	273,301 265,810 253,668 231,396	181,705 183,578 204,819 193,968	6,000 ..... ..... 8,000	63,398 69,091 69,893 63,649	251,103 252,669 274,712 265,617
STATE MUTUAL, Hartford.....1867. Ralph Gillett, Pr. s., Isaac Cross, Jr., Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	41,886 39,726 34,211 30,612	12,519 12,833 12,941 13,057	29,367 26,893 21,270 17,555	8,872 10,999 10,072 8,988	1,962 1,739 1,568 4,671	10,834 12,738 11,641 10,659	2,878 1,212 4,521 4,122	..... *624 ..... .....	5,896 5,574 6,078 5,235	8,774 7,410 10,599 9,257
TOLLAND COUNTY MUTUAL, Tolland.....1828. Lucius S. Fuller Pres.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	91,005 87,088 85,207 81,167	42,824 42,315 43,106 45,690	48,181 45,773 42,101 35,477	22,707 22,859 23,765 22,884	4,322 3,368 3,799 3,249	27,029 26,227 27,564 26,133	14,732 16,837 15,703 22,717	..... ..... ..... .....	8,080 7,509 7,765 7,625	22,812 24,346 23,468 30,342
WINDHAM COUNTY MUTUAL.....1826. David Greenslit, Pres., John Palmer, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	56,538 51,252 46,395 43,193	29,876 27,900 27,369 29,514	26,662 23,352 19,026 13,679	13,365 13,725 12,994 13,027	2,611 2,317 4,645 2,206	15,977 16,042 17,639 15,234	6,080 6,580 10,708 11,781	..... ..... ..... .....	7,056 4,778 5,414 4,668	13,136 11,358 16,122 16,449
<b>DELAWARE.</b>												
DELAWARE, Wilmington.....1826. Geo. S. Capelle, Pres., Ferdinand L. Gilpin, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	120,770 113,350 110,036 .....	13,238 11,620 9,264 .....	7,532 1,730 772 .....	15,038 10,909 7,856 .....	6,339 5,745 5,836 .....	21,377 16,654 13,692 .....	10,740 5,276 7,826 .....	3,000 3,000 ..... .....	5,581 4,567 3,103 .....	19,321 12,843 10,929 .....
FARMERS MUTUAL, Wilmington.....1843. Victor du Pont, Pres., Wm. A. La Motte, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	219,788 230,470 240,664 .....	..... 15,272 3,728 .....	..... 215,198 236,936 .....	42,691 42,658 39,062 .....	9,676 10,275 11,368 .....	52,367 52,933 50,430 .....	26,112 16,919 11,509 .....	17,517 *1,343 *9,553 .....	7,980 7,443 6,456 .....	51,609 25,705 27,518 .....
KENT COUNTY MUTUAL, Dover.....1847. Geo. W. Cummins, Pres., W. Denny, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	103,817 99,759 103,908 97,985	..... ..... 104,090 .....	..... ..... — 182 .....	34,246 31,950 29,584 27,329	6,143 6,777 5,379 4,968	40,389 38,727 34,973 32,297	8,999 12,639 4,838 5,595	19,876 *19,817 *20,826 *11,817	9,453 9,280 5,467 4,765	98,328 41,736 31,131 22,177

\* Returned to policyholders.

— Impairment.





## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses.	Total Disburse- ments.
<b>GEORGIA.</b>												
ATLANTA HOME, Atlanta.....	1882	\$120,000	\$120,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
Robert J. Lowery, Pres., Joel Hurt, Sec. .	1881	120,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
GEORGIA HOME, Columbus.....	1882	300,000	710,745	\$106,368	\$304,377	\$153,109	\$28,728	\$181,837	\$70,295	\$33,000	\$45,977	\$149,272
J. Rhodes Browne, Pres., William C. Coart, Sec.	1881	300,000	610,247	72,855	237,392	120,781	36,858	157,639	57,508	30,000	49,435	136,943
	1880	300,000	578,641	76,521	202,180	102,678	43,249	145,927	29,413	34,801	45,884	110,098
	1879	300,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
SOUTHERN MUTUAL, Athens.....	1882	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Y. L. G. Harris, Pres., Stevens Thomas, Sec.	1881	Mutual.	995,019	230,373	764,646	227,420	134,539	361,959	64,679	* 136,088	61,552	262,319
	1880	Mutual.	960,248	179,074	781,174	221,904	54,513	276,417	49,638	* 160,685	62,759	223,444
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>ILLINOIS.</b>												
ADDISON FARMERS MUTUAL, Addison.....	1882	Mutual.	24,743	(†)	24,743	.....	.....	3,030	.....	.....	.....	1,410
H. Rosenberg, Pres., Herman H. Korthauer, Sec.	1881	Mutual.	21,517	(†)	21,517	3,023	1,096	4,119	3,161	.....	1,062	4,223
	1880	Mutual.	24,943	(†)	24,943	10,347	2,199	12,546	1,768	.....	2,397	4,165
	1879	Mutual.	13,441	1750	12,691	13,448	537	13,985	13,106	.....	1,007	14,113
AMERICAN, Chicago.....	1882	200,000	810,475	287,999	322,476	347,719	44,538	392,257	143,783	54,500	158,498	356,781
H. C. Culver, Pres., Chas. L. Currier, Sec.	1881	200,000	847,790	350,632	297,158	403,050	46,454	449,504	215,017	16,500	201,271	432,788
	1880	200,000	884,660	364,554	320,106	519,135	52,507	571,642	201,393	37,000	245,105	483,498
	1879	200,000	847,621	390,017	257,604	567,747	49,231	616,978	281,745	30,000	279,071	590,816
FIREMENS, Chicago.....	1882	100,000	174,080	23,083	50,997	31,739	6,390	38,129	7,713	6,147	15,727	29,587
Geo. F. Harding, Pres., J. L. Skelton, Sec.	1881	100,000	165,624	17,869	47,755	26,955	8,404	35,369	11,977	7,297	12,423	31,697
	1880	100,000	158,480	13,423	45,057	20,667	7,916	28,583	5,255	8,600	10,881	24,736
	1879	100,000	140,795	13,997	26,798	17,470	7,720	25,190	3,376	7,400	9,167	19,943
FOREST CITY, Rockford.....	1882	100,000	254,536	134,448	20,088	72,148	11,422	83,570	14,782	9,975	39,046	63,803
G. Woodford, Pres., J. H. Sherratt, Sec.	1881	100,000	213,651	95,472	18,179	49,924	10,299	60,223	17,387	9,900	25,476	52,763
	1880	100,000	200,023	87,564	12,459	52,528	10,016	62,544	11,176	3,960	17,585	32,721
	1879	100,000	184,512	83,289	1,223	41,305	8,520	49,825	16,567	5,000	17,545	39,112
GERMAN, Freeport.....	1882	200,000	1,185,979	817,659	168,320	611,648	54,107	665,755	246,265	33,674	268,661	548,600
M. Hettinger, Pres., F. Gund, Sec.	1881	200,000	933,014	457,729	275,285	488,590	41,237	529,827	165,142	25,159	216,196	406,497
	1880	200,000	746,407	302,717	243,690	356,999	37,395	394,394	115,052	26,265	155,321	296,638
	1879	200,000	585,482	210,904	174,578	199,806	35,632	235,438	82,807	27,396	108,630	218,833

\* Returned to policyholders, † Reserved for unearned premiums not provided for.



## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended	Capital Paid in.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
INDIANA.												
FRANKLIN, Indianapolis.....1851.	1882	\$250,000	\$354,135	\$49,494	\$54,641	\$65,708	\$17,156	\$82,864	\$20,958	\$14,625	\$26,617	\$62,200
Jas. E. Robertson, Pres., Gabriel Schmuck, Sec.	1881	250,000	336,593	41,546	45,047	56,933	17,242	74,175	20,080	14,612	24,053	58,745
	1880	250,000	321,302	32,262	39,040	44,345	15,370	59,715	10,138	14,599	20,298	45,035
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
INDIANA, Indianapolis.....1851.	1882	100,000	115,066	13,277	1,789	37,562	13,294	50,856	18,078	5,000	13,139	36,217
N. S. Byram, Pres., M. V. McGilliard, Sec.	1881	100,000	112,199	10,500	1,699	31,416	8,583	39,999	13,475	7,500	.....	.....
	1880	100,000	102,701	.....	.....	2,200	501	2,701	.....	.....	450	450
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
IOWA.												
ACME, Des Moines.....1883.	1882	50,000	50,000	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)
Ira Cook, Pres., J. W. Cranfield, Sec.	1881	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)
	1880	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)
	1879	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)
BURLINGTON, Burlington.....1860.	1882	100,000	301,130	170,934	30,196	† 331,211	7,362	338,573	26,418	.....	209,986	236,404
Wolcott Seymour, Pres., John G. Miller, Sec.	1881	100,000	174,451	49,312	25,139	† 87,372	5,486	92,858	9,598	10,000	48,495	68,093
	1880	100,000	* 413,306	30,094	12,076	† 53,370	53,476	106,846	8,549	5,000	32,516	46,065
	1879	50,000	* 227,641	21,045	6,626	† 61,164	2,377	63,541	9,205	20,000	18,749	47,954
CEDAR RAPIDS, Cedar Rapids.....1878.	1882	100,000	330,956	178,538	52,418	† 285,572	23,373	308,945	61,235	5,000	143,916	210,151
E. L. Mansfield, Pres., O. A. Rogers, Sec.	1881	200,000	399,186	105,894	93,292	† 225,331	61,703	287,034	35,554	4,000	93,342	132,901
	1880	50,000	134,697	46,694	38,003	† 101,115	31,303	132,418	7,913	2,500	41,602	52,015
	1879	25,000	53,571	16,927	11,644	44,471	2,372	46,843	4,158	.....	22,469	26,627
FARMERS, Cedar Rapids.....1860.	1882	100,000	373,032	205,674	67,258	† 210,150	4,730	215,023	46,098	10,000	93,428	149,526
J. H. Smith, Pres., Jno. B. Henderson, Sec.	1881	100,000	326,473	170,472	56,001	† 182,027	5,229	187,256	43,935	10,000	77,735	131,670
	1880	25,000	* 272,477	77,714	94,763	† 97,640	79,256	176,896	30,509	85,000	52,048	167,557
	1879	25,000	* 344,648	144,197	100,451	† 90,378	4,854	95,232	34,416	10,000	44,226	88,642
GERMAN MUTUAL, Davenport.....1868.	1882	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
F. A. Rochan, Pres., M. J. Rohlf, Sec.	1881	Mutual.	10,963	10,499	554	755	1,316	2,071	363	* 560	3,238	4,161
	1880	Mutual.	10,696	10,616	80	2,278	1,651	3,929	1,125	* 794	364	2,283
	1879	Mutual.	10,154	9,387	767	950	1,944	2,894	947	* 822	346	2,115
GLOBE, Des Moines.....1883.	1882	25,000	100,000	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)
B. R. Sherman, Pres., H. C. Alverson, Sec.	1881	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)
	1880	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)
	1879	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)	(e)

\* Includes stock notes and bills receivable.

† Includes premium notes.

e Includes new capital paid in, \$73,000

o Organized in 1883.

/ Started business January 1, 1883.

IOWA—Continued.									
HAWKEYE, Des Moines.....1865.									
E. J. Ingersoll, Pres., A. Howell, Sec.									
1882	25,000	d 600,949	262,656	313,293	† 227,491	24,525	252,016	61,925	24,517
1881	25,000	d 575,204	241,211	308,993	† 204,292	27,603	231,895	57,112	30,000
1880	25,000	d 545,052	232,670	287,382	† 159,484	30,653	190,137	44,841	25,000
1879	25,000	d 528,191	236,626	266,565	† 131,032	23,996	155,028	60,508	15,000
IOWA STATE, Keokuk.....1855.									
Smith Hamill, Pres., Howard Tucker, Sec.....									
1882	Mutual.	115,956	.....	.....	53,499	685	55,761	25,799	.....
1881	Mutual.	101,912	.....	.....	59,547	269	59,816	24,209	.....
1880	Mutual.	90,698	6,080	84,618	58,620	1,826	60,446	19,985	.....
1879	Mutual.	66,733	1,336	65,397	54,157	570	54,727	38,990	.....
STATE, Des Moines.....1865.									
John A. Elliott, Pres., Matthew Long, Sec.									
1882	200,000	d 682,928	329,256	8153,672	† 340,965	47,822	388,787	77,308	2,142
1881	130,000	d 513,477	172,761	210,716	† 240,050	22,557	262,607	60,285	3,250
1880	32,500	d 338,351	151,447	154,404	† 132,310	20,365	152,674	39,360	3,252
1879	32,500	d 290,264	144,328	113,436	† 109,235	15,935	125,170	31,445	3,250
KENTUCKY.									
a FRANKLIN, Louisville.....1836.									
James Trabue, Pres., John J. Barret, Sec.									
1882	200,000	255,306	13,737	41,569	22,159	19,104	41,263	7,256	20,000
1881	200,000	243,857	15,554	28,303	30,541	17,559	48,105	9,641	18,000
1880	200,000	237,230	14,704	22,526	26,864	12,926	39,922	8,940	55,000
1879	100,000	143,264	12,072	31,192	22,429	12,815	35,244	5,582	10,000
GERMAN, Louisville.....1854.									
F. Reidhar, Pres., J. J. Fischer, Sec.									
1882	200,000	236,788	16,621	20,167	22,446	12,071	34,517	6,683	12,000
1881	200,000	229,171	16,059	13,113	23,453	10,968	33,821	10,405	12,000
1880	200,000	223,646	15,328	8,318	21,725	9,573	31,298	6,154	18,000
1879	200,000	224,109	14,670	9,439	21,982	9,244	31,226	10,699	16,000
GERMAN SECURITY, Louisville.....1872.									
John H. Detchen, Pres., Jas. S. Barrett, Sec.									
1882	100,000	127,634	7,744	19,890	10,900	2,656	13,556	4,194	.....
1881	100,000	122,043	7,556	14,487	11,008	2,860	13,868	1,987	4,000
1880	100,000	118,848	7,412	11,436	10,739	2,805	13,444	3,703	5,000
1879	100,000	114,155	6,937	7,218	10,515	3,094	13,609	3,993	5,000
GERMAN WASHINGTON MUTUAL, Louisville...1860.									
C. Schaeffer, Pres., F. F. Wiesemann, Sec.									
1882	Mutual.	b 34,496	(†)	34,496	3,010	1,718	4,728	920	.....
1881	Mutual.	b 32,375	(†)	32,375	3,200	1,689	4,889	1,113	.....
1880	Mutual.	b 30,066	(†)	30,066	2,793	1,637	4,430	577	.....
1879	Mutual.	b 28,027	(†)	28,027	2,303	2,531	4,834	2,482	.....
KENTON, Covington.....1866.									
V. Shrinkle, Pres., George Coker, Sec.									
1882	200,000	316,334	83,250	33,084	137,432	16,098	153,530	85,841	16,000
1881	200,000	307,555	78,275	29,280	128,341	12,025	140,366	79,315	16,000
1880	200,000	300,010	71,962	28,048	105,256	14,735	119,991	59,733	16,000
1879	200,000	278,157	66,735	11,421	94,616	§ 43,572	138,188	62,610	13,541
KENTUCKY AND LOUISVILLE MUT., Louisville.1839.									
T. L. Jefferson, Pres., James B. Cocke, Sec.									
1882	Mutual.	b 369,189	221,326	147,864	7,459	39	7,498	11,897	.....
1881	Mutual.	b 371,920	230,014	141,906	23,437	119	23,556	11,184	.....
1880	Mutual.	b 400,395	229,697	170,698	6,306	.....	6,306	13,257	.....
1879	Mutual.	b 412,885	234,252	178,634	6,430	418	6,848	3,668	.....
LOUISVILLE GERMAN MUTUAL, Louisville.....1856.									
L. Simon, Pres., P. Schanzenbacher, Sec.									
1882	Mutual.	(b)	(x)	(x)	(x)	(x)	(x)	(x)	(x)
1881	Mutual.	b 12,100	(†)	12,100	1,077	905	1,982	580	.....
1880	Mutual.	b 11,372	(†)	11,372	754	734	1,488	289	.....
1879	Mutual.	b 10,866	(†)	10,866	962	771	1,733	146	.....

† Includes premium notes. ‡ Reserved for unearned premiums not provided for. § Includes \$25,000 of capital stock paid in during the year. a (See foot note on following page.)  
b Composed of premium notes principally. d Includes bills receivable. g Decrease in surplus owing to stock dividend, \$140,000. x The company made no report to Kentucky Insurance Department for 1882.



## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
KENTUCKY—Continued.												
LOUISVILLE GERMANIA, Louisville.....	1882	\$100,000	\$125,162	\$13,886	\$11,276	\$11,481	\$6,407	\$17,888	\$3,081	\$8,072	\$4,808	\$15,961
Pierre Vignini, Pres., J. W. Spoehr, Sec.	1881	100,000	123,236	13,414	9,822	11,750	6,001	17,752	5,340	7,924	5,109	18,373
	1880	100,000	123,857	8,667	15,190	11,372	5,128	16,500	3,376	8,024	4,615	16,015
	1879	100,000	124,473	12,319	12,155	9,906	5,047	14,953	3,962	7,920	5,043	16,925
<sup>a</sup> LOUISVILLE, Louisville.....	1882	100,000	217,129	45,991	71,138	33,374	12,610	45,984	8,291	16,000	9,672	33,963
Theodore Harris, Pres., M. A. Huston, Sec.	1881	100,000	180,487	16,134	64,353	26,064	13,429	39,194	11,069	16,000	6,210	33,279
	1880	100,000	172,087	14,952	57,135	29,307	13,543	42,850	13,403	16,000	6,838	36,241
	1879	100,000	166,443	17,458	48,985	20,757	12,212	32,648	5,388	16,000	6,931	28,320
MERCHANTS, Louisville.....	1882	100,000	119,301	8,511	10,790	16,088	2,374	18,462	148	.....	2,768	2,936
W. H. Thomas, Pres., W. H. Slaughter, Sec.	1881	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	1880	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
	1879	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)
<sup>a</sup> UNION, Louisville.....	1882	100,000	164,333	7,342	56,991	16,076	9,221	25,257	8,906	10,000	5,948	24,854
B. F. Guthrie, Pres., W. C. Tyler, Sec.	1881	100,000	165,019	8,122	56,897	21,978	8,660	30,638	8,184	10,000	5,635	23,819
	1880	100,000	160,179	7,848	52,331	21,056	7,586	28,642	9,658	10,000	5,430	25,088
	1879	100,000	153,102	10,253	42,849	18,193	10,354	28,547	6,228	10,075	4,636	20,939
WESTERN, Louisville.....	1882	100,000	148,312	15,311	33,001	14,852	6,810	21,662	8,657	8,000	4,612	21,269
A. F. Coldewey, Pres., Henry Hurter, Sec.	1881	100,000	148,234	17,544	30,690	13,749	7,975	21,724	2,075	8,000	4,328	14,403
	1880	100,000	141,140	16,680	24,460	14,888	6,800	21,688	4,366	8,000	4,624	16,990
	1879	100,000	136,595	11,272	25,323	14,168	8,698	22,866	4,680	8,000	4,464	17,144
LOUISIANA.												
† CRESCENT, New Orleans.....	1882	600,000	719,243	131,581	— 12,338	381,058	34,785	415,843	212,775	43,652	140,337	396,764
W. R. Lyman, Pres., Chas. E. Rice, Sec.	1881	400,000	506,440	115,589	.....	342,041	19,115	361,156	197,486	38,838	128,073	364,397
	1880	400,000	484,095	72,554	11,541	140,176	9,384	149,560	50,648	11,363	30,437	92,448
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
† FACTORS AND TRADERS, New Orleans.....	1882	1,000,000	1,103,028	.....	.....	396,326	48,346	444,672	246,279	100,000	70,788	417,067
Ed. A. Palfrey, Pres., Thos. F. Walker, Sec.	1881	1,000,000	1,130,028	65,307	64,721	554,860	77,109	631,969	192,243	134,148	197,232	523,623
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIREMENS, New Orleans.....	1882	134,285	341,975	183,993	23,697	177,271	15,000	192,271	119,701	22,000	39,443	181,144
I. N. Marks, Pres., R. H. Benners, Sec.	1881	128,000	345,000	174,000	43,000	126,000	15,000	141,000	50,000	22,000	35,000	107,000
	1880	* 150,000	230,851	.....	.....	109,101	.....	.....	28,139	.....	21,612	.....
	1879	* 150,000	330,322	.....	.....	96,091	.....	.....	54,325	.....	15,865	.....

\* Includes stock notes.

† (See foot note on following page.)

Underwriters Insurance Co. for the purpose of doing a combined agency business.—Officers, James Trabue, President, J. L. Shallcross, Secretary.    <sup>a</sup> The Franklin, Louisville and Union organized, in 1879. The Louisville    <sup>c</sup> Organized in 1880s. — Impairment.



STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Begun	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disbursements.
LOUISIANA—Continued.												
* SOUTHERN MUTUAL, New Orleans.....1882. Ernest Miltenberger, Pres., Scott McGehee, Sec.	1882 1881 1880 1879	\$300,000 ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	\$34,519 ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....
SUN MUTUAL, New Orleans.. 1856. James I. Day, Pres., Horace Carpenter, Sec.	1882 1881 1880 1879	497,383 500,000 500,000 500,000	\$826,258 780,798 670,084 580,729	\$217,617 176,606 196,737 .....	\$111,258 104,192 73,347 .....	269,581 411,184 408,205 362,389	\$46,345. 43,031 28,815 .....	\$315,926 454,215 437,020 .....	161,572 220,562 184,602 145,220	\$48,225 49,578 59,583 .....	\$111,762 118,347 112,898 .....	\$325,559 388,487 357,083 .....
† TEUTONIA, New Orleans.....1872. Wm. B. Schmidt, Pres., Albert P. Noll, Sec.	1882 1881 1880 1879	250,000 250,000 250,000 250,000	418,045 ..... ..... 363,935	93,045 ..... ..... .....	75,000 ..... ..... .....	286,186 ..... ..... 177,319	..... ..... ..... .....	..... ..... ..... .....	158,831 ..... ..... 71,329	30,000 ..... ..... .....	..... ..... ..... 10,470	..... ..... ..... .....
MAINE.												
BANGOR, Bangor..... F. M. Sabine, Pres., J. W. McClure, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	20,524 21,360 23,942 22,856	† 5,566 † 1,717 † 5,940 † 1,450	14,958 18,643 18,002 21,406	..... 15,712 18,532 17,697	..... 989 1,131 1,206	17,418 16,701 19,663 18,903	..... 13,840 12,949 18,670	..... ..... ..... .....	..... 5,894 5,760 6,388	19,790 19,734 18,709 25,058
MERCHANTS MARINE, Bangor.....1870. Moses Giddings, Pres., Wm. B. Snow, Sec.	1882 1881 1880 1879	150,000 150,000 150,000 150,000	d 299,716 d 279,444 d 277,866 d 291,372	97,286 74,168 55,662 62,664	52,430 55,276 72,204 78,709	93,512 59,387 54,476 66,021	3,073 2,999 4,300 3,376	96,585 59,386 58,776 69,398	76,481 54,551 50,471 37,635	9,000 9,000 15,000 17,940	10,126 8,095 7,210 6,708	95,607 71,646 72,681 62,283
OCEAN, Portland (Marine).....1832. Geo. A. Wright, Pres., Richard O. Conant, Sec.	1882 1881 1880 1879	140,000 140,000 140,000 140,000	d 304,816 d 290,031 d 288,881 d 282,938	71,039 53,838 53,714 62,178	93,777 96,193 95,167 80,760	65,496 45,329 54,609 60,340	8,968 9,485 9,820 8,765	74,464 54,814 64,429 69,105	41,838 44,897 38,461 34,115	12,714 10,936 14,080 9,958	9,391 7,830 8,537 8,020	63,943 63,663 61,078 52,093
SACO, Saco..... John A. Berry, Pres., E. P. Burnham, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	38,576 43,438 37,450 35,300	{ } { } { } { }	38,576 43,438 37,450 35,300	..... 1,518 1,486 878	..... 2,387 2,032 1,915	4,156 3,905 3,518 2,793	..... 1,138 230 99	..... ..... ..... .....	..... 2,418 1,329 901	3,381 3,556 1,559 1,000
UNION, Bangor (Marine).....1862. Arad Thompson, Pres., A. F. Stetson, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	270,828 d 262,328 d 255,706 d 230,883	74,227 71,974 74,836 69,986	96,601 90,354 80,870 60,897	93,519 93,513 79,465 74,874	11,050 8,639 8,129 10,141	104,569 102,152 87,594 85,015	69,603 60,340 36,315 40,455	13,000 16,000 16,000 41,000	12,658 20,137 10,314 8,502	95,261 96,477 62,629 89,957

† (See foot note on preceding page.

‡ No provision for unearned premiums.

\* Figures represent business from Nov. 30, 1882, to Feb. 28, 1883.

d Includes premium notes.

MARYLAND.									
AMERICAN, Baltimore.....1858. A. R. Cathcart, Pres., D. C. Chapman, Sec.	1882	181,405	256,385	13,476	61,504	20,869	14,212	35,081	8,249
	1881	181,405	253,916	12,297	60,214	20,688	16,313	37,001	8,726
	1880	181,405	246,571	11,862	53,304	20,894	13,489	34,383	6,279
	1879	181,405	230,506	11,764	39,337	15,854	11,825	27,679	19,961
ASSOCIATED FIREMENS, Baltimore.....1847. John Cushing, Pres., John C. Boyd, Sec.	1882	200,000	366,396	23,029	143,367	30,599	17,398	47,997	14,781
	1881	200,000	365,943	24,236	141,707	32,684	18,008	50,692	15,795
	1880	200,000	363,170	20,923	142,247	34,081	17,154	51,235	4,740
	1879	200,000	333,247	20,289	112,958	33,760	17,151	50,911	7,161
BALTIMORE, Baltimore.....1807. Wm. G. Harrison, Pres., M. K. Burch, Sec.	1882	200,000	625,405	64,815	360,590	36,423	32,339	68,762	9,668
	1881	200,000	632,990	74,711	358,279	38,429	32,878	71,307	17,978
	1880	200,000	649,736	72,615	377,121	39,432	32,338	71,770	9,648
	1879	200,000	609,402	72,194	337,208	41,200	31,786	72,985	22,579
BALTIMORE EQUITABLE SOCIETY, Baltimore...1794. F. A. Crook, Treas., Hugh B. Jones, Sec.	1882	Mutual.	1,437,975	571,984	865,991	34,308	78,018	112,326	28,649
	1881	Mutual.	1,375,256	572,854	802,402	9,078	101,451	110,529	32,436
	1880	Mutual.	1,327,518	591,969	735,549	9,455	96,200	105,595	11,468
	1879	Mutual.	1,227,272	569,238	658,034	10,572	64,301	74,873	13,285
FIREMENS, Baltimore.....1825. J. M. Anderson, Pres., William Armstrong, Sec.	1882	378,000	500,279	66,058	56,221	111,608	23,305	134,913	85,373
	1881	378,000	521,193	113,757	29,436	177,135	26,088	203,224	140,499
	1880	378,000	572,338	118,202	76,136	186,110	25,718	211,828	105,301
	1879	378,000	545,034	68,765	98,269	135,461	26,502	161,963	78,443
GERMAN, Baltimore.....1865. Chas. Weber, Pres., Chas. Weber, Jr., Sec.	1882	500,000	834,432	77,619	256,813	101,876	36,898	138,774	30,801
	1881	500,000	808,259	87,142	221,117	91,501	37,677	129,178	84,668
	1880	500,000	824,344	171,733	152,611	207,772	36,422	244,194	132,889
	1879	500,000	852,642	129,706	222,936	183,536	39,597	223,133	73,018
GERMAN-AMERICAN, Baltimore.....1880. Earnest Hoen, Pres., Henry Vees, Sec.	1882	200,000	224,889	11,922	20,445	18,413	14,355	32,768	10,022
	1881	200,000	232,398	10,991	21,407	14,685	14,797	29,482	2,189
	1880	205,350	232,725	5,638	21,737	3,962	5,960	9,921	71
	1879	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
HOME, Baltimore.....1867. G. H. Williams, Pres., W. R. Fluarty, Sec.	1882	100,000	179,691	21,795	57,896	23,920	8,754	32,674	12,170
	1881	100,000	179,582	20,293	59,289	24,443	8,642	33,085	9,462
	1880	100,000	177,391	18,563	58,828	24,384	6,453	30,837	6,640
	1879	100,000	163,137	17,444	45,693	23,681	7,101	30,782	10,218
HOWARD, Baltimore.....1856. A. Reese, Pres., J. H. Katzenberger, Sec.	1882	200,000	292,335	28,785	73,875	.....	.....	46,934	.....
	1881	200,000	300,418	229,783	70,635	32,791	16,539	49,330	18,221
	1880	200,000	303,367	23,794	79,573	33,159	15,412	48,571	11,517
	1879	200,000	293,761	24,690	69,071	33,786	15,781	49,567	12,756
MARYLAND, Baltimore.....1858. Wm. R. Barry, Pres., John M. Beck, Sec.	1882	100,000	139,726	11,248	28,478	16,953	8,709	25,661	1,119
	1881	100,000	134,421	10,869	23,553	17,327	8,053	25,380	7,106
	1880	100,000	132,497	16,801	15,696	17,995	8,323	26,318	8,325
	1879	100,000	130,005	11,168,	18,837	15,453	7,680	23,133	9,210

\* Returned to policyholders. † Organized in 1880.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Dec 31	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
MARYLAND—Continued.												
MERCHANTS MUTUAL, Baltimore.....1846. Geo. B. Coale, Pres., W. E. Morris, Sec.	1882 1881 1880 1879	\$200,000 200,000 200,000 200,000	\$315,010 313,675 329,934 308,074	\$7,522 10,479 27,187 5,800	\$107,488 103,196 102,746 102,274	\$30,311 35,485 32,227 31,122	\$16,624 17,275 20,991 17,123	\$46,935 52,760 54,218 48,245	\$11,192 27,911 16,835 10,856	\$20,000 20,000 30,000 20,000	\$8,690 9,229 8,299 7,924	\$39,882 57,140 55,134 38,780
MUTUAL OF BALTIMORE COUNTY, Baltimore...1850. Pleasant Hunter, Pres., Francis Shriver, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	43,109 20,037 11,984 43,613	18,849 25,140 15,492 23,274	24,260 — 5,103 — 3,508 16,339	20,862 21,761 26,235 25,887	4,849 7,135 797 3,028	25,711 28,896 27,032 28,915	18,222 18,476 23,781 21,793	..... ..... ..... .. ..	9,003 9,052 3,088 3,077	27,225 27,528 26,869 24,870
MUTUAL OF CARROLL COUNTY, Westminster...1870. J. W. Hering, Pres., R. Manning, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	24,450 21,767 20,248 17,770	5,794 3,810 3,608 1,660	18,656 17,957 16,640 16,110	5,299 3,912 3,898 3,320	911 32 63 423	6,210 3,944 3,961 3,743	2,026 608 1,700 1,000	..... ..... ..... .....	1,250 977 1,021 926	3,276 1,585 2,722 1,926
MUTUAL OF CECIL COUNTY, Elkton.....1847. Wm. Torbert, Pres., F. A. Ellis, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	44,922 44,415 42,515 53,791	9,879 13,554 13,009 26,979	35,046 30,861 29,506 26,812	11,613 10,897 10,670 12,960	1,228 1,631 65 2,894	12,841 12,529 10,735 15,854	8,818 3,165 1,492 10,254	* 562 * 573 * 19,408 * 1,336	3,510 2,120 2,156 1,997	12,890 5,857 23,056 13,587
MUTUAL OF FREDERICK CO., Frederick City...1844. Geo. Markell, Pres., G. W. Cramer, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	52,659 48,708 49,062 42,284	15,163 9,367 9,432 7,978	37,406 39,341 39,630 34,306	17,063 16,632 16,757 14,736	2,572 3,116 2,600 2,750	19,635 19,748 19,357 17,486	366 804 1,814 25	* 14,966 * 14,903 * 14,762 * 11,477	2,048 1,830 1,886 1,772	17,380 17,537 18,462 13,274
MUTUAL OF HARTFORD CO., Bel-Air.....1844. J. C. Walsh, Pres., Wm. H. Dallam, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	26,635 26,820 20,955 2,687	13,415 13,712 12,671 16,046	13,220 13,108 8,284 — 13,359	14,140 13,793 13,187 14,268	497 473 618 549	14,645 14,265 13,805 14,817	14,146 7,122 10,622 12,010	..... ..... ..... .....	1,683 1,851 1,857 1,838	15,829 8,973 12,479 13,848
MUTUAL OF KENT CO., Chestertown.....1847. Wm. N. E. Wickes, Pres., N. G. Westcott, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	94,531 89,718 82,726 80,255	6,318 38,884 5,921 37,386	88,224 50,834 76,805 42,869	6,272 6,091 5,631 4,817	5,180 5,113 4,464 8,663	11,453 11,204 10,096 13,480	3,629 1,829 1,706 986	* 556 * 495 ..... * 710	1,499 1,656 1,407 1,955	5,685 3,980 3,113 3,651
MUTUAL OF MONTGOMERY CO., Sandy Spring...1848. Edw. Stabler, Pres., Rob't R. Moore, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	96,863 91,157 81,485 65,688	40,891 37,277 39,009 3,898	55,972 53,880 52,376 61,790	38,717 37,476 36,240 35,382	4,759 4,185 3,889 3,513	43,476 41,661 40,129 38,895	32,358 28,788 22,104 34,110	..... ..... ..... .....	13,342 15,425 5,033 5,406	45,820 44,213 27,137 39,516

\* Returned to policyholders. — Impairment.



MARYLAND—Continued.

MUTUAL OF WASHINGTON CO., Hagerstown....1846. F. M. Darby, Pres., Armstrong and Bitner, Secs.	1882	Mutual.	43,495	3,956	39,539	3,358	3,180	6,538	1,041	* 2,993	1,045	5,019
	1881	Mutual.	61,151	3,987	57,164	3,236	3,410	6,646	1,331	* 5,137	1,226	7,694
	1880	Mutual.	62,179	1,283	60,896	2,339	3,021	5,260	.....	* 5	902	907
	1879	Mutual.	56,986	1,530	55,456	2,736	2,804	5,540	5,172	.....	1,115	6,287
NATIONAL, Baltimore.....1849. J. B. Seidenstricker, Pres., H. C. Landis, Sec.	1882	100,000	184,371	50,478	33,893	51,372	11,164	62,536	97,769	15,872	43,015	156,656
	1881	200,000	323,553	117,775	5,778	130,881	18,924	149,805	80,574	19,873	50,458	150,905
	1880	200,000	310,592	76,233	34,359	108,949	16,161	125,110	68,718	19,848	39,653	128,219
	1879	200,000	289,249	64,308	24,941	88,614	14,911	103,525	50,833	24,080	37,790	112,703
PEABODY, Baltimore.....1862. Thos. J. Carey, Pres., R. B. Post, Sec.	1882	127,500	413,909	30,379	256,030	30,592	20,034	50,626	7,089	13,170	12,857	33,116
	1881	127,500	400,916	31,246	242,170	30,920	20,403	51,323	9,814	13,164	12,204	35,182
	1880	127,500	373,060	29,009	216,551	35,087	17,200	52,287	13,307	13,125	12,051	38,484
	1879	127,500	341,970	29,352	185,118	35,136	15,366	50,502	16,571	12,750	12,433	41,754
POTOMAC, Baltimore.....1867. I. W. Jewett, Pres., E. A. Schobban, Sec.	1882	100,125	154,563	12,158	42,280	14,631	7,526	22,157	8,158	8,029	7,816	24,003
	1881	100,125	154,267	12,537	41,605	15,607	7,201	22,808	1,361	7,951	7,726	17,038
	1880	100,125	142,011	8,515	33,371	12,780	7,995	20,775	8,916	7,992	6,917	23,825
	1879	100,115	138,387	7,812	30,450	11,837	5,788	17,625	820	6,098	6,615	13,443
MASSACHUSETTS.												
ABINGTON MUTUAL, Abington.....1856. J. Vaughn, Pres., I. P. Howland, Sec.	1882	Mutual.	44,058	19,751	24,307	11,715	2,027	13,742	6,316	* 3,088	3,410	12,814
	1881	Mutual.	42,943	19,679	23,264	10,858	2,142	13,000	5,430	* 2,129	3,735	11,294
	1880	Mutual.	41,973	19,942	22,031	10,817	1,964	12,781	6,664	* 2,659	3,305	12,628
	1879	Mutual.	37,388	18,085	19,303	11,203	1,977	13,180	7,367	* 2,768	3,258	13,393
AMERICAN, Boston.....1818. Francis Peabody, Pres., J. W. Field, Sec.	1882	300,000	578,187	150,752	127,435	187,102	19,343	206,445	121,318	30,030	48,869	200,217
	1881	300,000	580,267	146,026	134,241	176,329	20,742	197,071	101,271	29,930	43,807	175,008
	1880	300,000	551,761	96,617	155,144	110,215	21,383	131,598	70,926	29,975	32,137	133,037
	1879	300,000	525,012	87,390	137,622	80,577	19,601	100,178	54,918	29,910	26,773	111,601
ARKWRIGHT MUTUAL, Boston .....1860. W. Higginson, Pres., E. H. Sprague, Sec.	1882	Mutual.	204,900	196,686	98,214	273,431	12,709	286,140	39,329	* 191,382	20,891	251,602
	1881	Mutual.	200,886	125,753	135,133	250,098	11,667	261,765	119,041	* 96,574	20,438	236,053
	1880	Mutual.	231,489	179,791	51,698	230,372	11,906	242,278	56,268	* 167,612	19,413	243,293
	1879	Mutual.	223,707	99,941	123,766	199,387	9,091	208,478	17,509	* 142,754	17,576	177,839
BARNSTABLE Co. MUTUAL, Yarmouth Port....1833. Joseph R. Hall, Pres., Frank Thacher, Sec.	1882	Mutual.	83,253	41,116	42,137	17,467	5,203	22,670	4,102	* 11,300	4,005	19,407
	1881	Mutual.	80,397	40,476	39,921	14,113	4,426	18,539	5,099	* 9,188	2,354	16,641
	1880	Mutual.	77,762	40,331	37,431	17,077	3,633	20,710	3,568	* 11,158	2,851	17,578
	1879	Mutual.	70,588	39,428	31,160	14,867	3,193	18,060	12,551	* 10,545	2,169	27,104
BERKSHIRE MUTUAL, Pittsfield.....1835. J. L. Peck, Pres., J. M. Stevenson, Sec.	1882	Mutual.	68,660	31,139	37,621	11,927	3,944	15,871	5,248	* 4,227	3,493	12,968
	1881	Mutual.	66,374	32,302	34,078	12,458	3,709	16,167	5,357	* 3,951	3,923	13,231
	1880	Mutual.	63,372	31,577	31,795	13,403	4,269	17,672	7,719	* 4,763	4,047	16,529
	1879	Mutual.	60,367	35,701	24,666	12,192	2,408	14,600	7,331	* 3,325	4,840	15,496
BEVERLY, Beverly.....1853. Charles A. Fulley, Pres., Elisha Whitney, Sec.	1882	50,000	61,515	8,913	2,602	11,410	4,537	15,946	2,516	.....	1,100	3,616
	1881	50,000	49,381	925	— 1,544	.....	.....	.....	.....	.....	.....	.....
	1880	50,000	73,839	21,672	2,167	31,004	2,694	33,788	11,815	.....	6,869	18,684
	1879	50,000	48,920	671	— 1,751	1,081	4,440	5,521	1,400	1,750	2,127	5,277
BOSTON MANUFACTURERS MUTUAL, Boston....1850. E. Atkinson, Pres., W. B. Whiting, Sec.	1882	Mutual.	523,300	318,605	204,695	511,869	22,620	534,489	93,312	* 364,035	46,153	503,500
	1881	Mutual.	490,748	235,118	255,630	470,942	17,216	488,158	176,502	* 211,904	43,913	432,319
	1880	Mutual.	423,976	281,644	142,332	434,903	26,640	461,543	137,308	* 305,423	51,703	494,434
	1879	Mutual.	417,415	185,899	231,516	363,241	36,930	400,171	33,024	* 282,834	39,773	355,631

\* Returned to policyholders.

— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	1879 1880 1881 1882	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
MASSACHUSETTS—Continued.												
BOSTON MARINE, Boston.....1873. R. B. Fuller, Pres., T. H. Lord, Sec.	1882 1881 1880 1879	\$ 1,000,000 1,000,000 500,000 500,000	\$ 12315,619 12366,535 11483,874 11211,427	\$ 874,531 940,766 593,567 510,379	\$ 441,088 425,769 401,307 201,048	\$ 1,173,002 1,131,849 726,319 629,718	\$ 88,066 74,462 38,478 30,042	\$ 1,261,068 1,206,311 764,797 659,760	\$ 940,191 685,816 430,314 421,474	\$ 100,000 75,000 50,000 50,000	\$ 216,361 199,201 130,391 133,195	\$ 1,256,552 960,017 616,705 604,666
BOYLSTON MUTUAL, Boston.....1872. J. W. Balch, Pres., Washington Glover, Sec.	1882 1881 1880 1879	557,200 557,200 557,200 557,200	980,720 909,433 970,258 928,659	219,071 175,382 187,758 191,966	204,449 176,851 225,300 179,493	379,616 325,302 288,175 199,577	39,908 45,187 49,245 41,635	419,524 370,489 337,420 241,212	231,071 251,593 169,360 130,966	a 4,195 a 71,174 a 82,610 a 49,178	111,752 92,486 75,796 59,425	347,018 415,258 327,766 239,569
CAMBRIDGE MUTUAL, Cambridgeport.....1833. Josiah W. Cook, Pres., Alfred L. Barbour, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	132,798 122,549 114,943 105,250	40,049 39,276 38,659 37,882	92,749 83,273 76,284 67,368	22,469 19,778 20,495 20,347	5,965 6,125 6,664 4,171	28,434 25,903 26,159 24,518	4,464 246 1,828 5,644	* 9,834 * 8,937 * 9,358 * 9,505	6,825 7,415 7,336 4,826	21,123 16,598 18,522 19,975
CHINA MUTUAL, Boston (Marine).....1846. Wm. Perkins, Pres., G. L. De Biois, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	1,126,181 1,126,104 983,054 1,121,840	b 922,104 b 895,916 b 799,776 b 948,326	204,077 230,188 183,278 173,514	349,435 322,250 308,825 290,292	37,111 38,273 33,590 39,420	386,546 360,523 341,715 329,712	282,009 228,478 217,461 200,087	c 95,170 c 33,695 c 217,770 c 211,240	99,205 51,758 84,885 89,765	476,384 313,931 520,116 501,092
CITIZENS MUTUAL, Boston.....1846. H. C. Bigelow, Pres., J. W. Peabody, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	247,534 240,032 230,268 226,391	142,444 145,645 145,019 147,275	105,090 94,387 85,249 79,115	65,922 59,602 59,145 55,073	10,738 11,637 13,862 9,657	76,660 71,239 73,007 64,730	14,769 11,716 13,636 24,577	* 30,568 * 27,679 * 29,113 * 31,387	22,053 20,595 22,803 16,284	67,390 59,990 65,552 76,248
COTTON AND WOOLEN MANUF'S MUT., Boston.1875. Wm. C. Plunkett, Pres., B. F. Taft, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	55,072 43,790 23,753 15,346	36,809 18,954 13,603 10,209	18,263 24,836 10,150 5,137	45,745 36,185 25,653 19,482	1,951 1,303 1,404 767	47,696 37,488 27,057 20,249	12,379 550 5,900 11,475	* 14,738 * 10,353 * 6,678 * 3,677	9,501 7,357 6,391 5,198	36,618 18,260 18,969 20,350
DEDHAM MUTUAL, Dedham.....1837. George B. Faunce, Pres., E. Howe, Jr., Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	81,890 76,353 72,599 65,313	15,790 14,785 14,753 13,268	66,100 61,568 57,846 52,045	9,724 8,375 7,696 7,318	4,297 3,946 7,850 3,609	14,021 12,321 15,547 19,027	1,433 3,121 1,397 1,187	* 3,270 * 2,937 * 2,740 * 2,648	3,239 2,905 2,891 2,911	7,942 8,963 7,028 6,746
DORCHESTER MUTUAL, Boston.....1855. E. J. Baker, Pres., W. F. Temple, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	205,327 195,111 189,792 174,822	83,885 79,842 86,713 93,448	121,442 115,269 103,079 81,374	48,258 46,249 40,962 49,521	8,231 7,499 8,027 6,373	56,489 53,748 48,989 46,894	17,027 16,341 15,809 19,534	* 19,477 * 18,926 * 14,805 * 15,495	14,763 14,054 13,533 13,513	51,267 49,321 44,147 48,542

\* Returned to policyholders. † Includes premium notes. ‡ Includes payments to scripholders. § Includes scrip outstanding. ¶ Paid for redemption of scrip.

MASSACHUSETTS—Continued.									
DWELLING HOUSE, Boston.....1872. Avery Plummer, Pres., H. F. Perkins, Sec.	1882	300,000	374,048	67,545	6,503	39,101	18,865	57,966	7,196
	1881	300,000	374,492	64,354	10,138	31,840	19,279	51,119	7,543
	1880	300,000	379,140	61,991	17,149	28,866	19,680	48,546	7,723
	1879	300,000	373,408	60,418	12,990	20,628	18,979	39,607	5,715
ELIOT, Boston.....1872. G. A. Curtis, Pres., G. C. George, Sec.	1882	200,000	412,463	98,321	114,139	130,586	19,232	149,818	90,728
	1881	200,000	425,916	101,490	124,426	127,161	19,387	146,548	73,735
	1880	200,000	423,301	77,931	145,370	108,849	19,498	128,347	60,020
	1879	200,000	395,222	71,620	123,602	78,707	18,777	97,484	32,943
EQUITABLE MARINE, Provincetown.....1845. Joshua Paine, Pres., Lewis Nickerson, Sec.	1882	50,000	96,482	31,444	65,038	28,296	2,592	30,888	6,609
	1881	50,000	79,574	25,620	53,954	9,336	1,203	10,539	787
	1880	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
	1879	17,000	22,709	8,810	3,101	9,127	1,001	10,128	9,186
ESSEX MUTUAL, Salem.....1829. S. B. Ives, Pres., Chas. S. Nichols, Sec.	1882	Mutual.	40,435	8,132	32,303	3,247	2,315	5,563	2,291
	1881	Mutual.	42,118	9,927	32,191	2,999	2,207	5,206	7
	1880	Mutual.	40,641	9,127	31,514	1,504	2,181	3,685	102
	1879	Mutual.	37,529	9,560	27,969	3,063	2,124	5,187	1,481
FALL RIVER MANUFACTURERS MUT., Fall River, 1870. Stephen Davoul, Pres., Isaac B. Chace, Sec.	1882	Mutual.	164,416	117,483	46,933	134,181	6,320	147,500	25,288
	1881	Mutual.	152,867	57,314	95,553	114,094	4,861	118,955	25,681
	1880	Mutual.	104,872	70,825	34,047	98,933	4,332	103,265	31,170
	1879	Mutual.	102,671	543	102,128	83,272	3,928	87,200	4,278
FIREMENS, Bos'on.....1872. T. W. Tucker, Pres., Henry C. Short, Sec.	1882	300,000	776,064	124,120	351,944	136,808	36,914	173,722	88,409
	1881	300,000	782,104	126,161	355,943	130,692	35,236	165,928	67,800
	1880	300,000	765,006	117,115	347,891	114,139	38,456	152,595	75,669
	1879	300,000	573,483	123,910	149,573	94,903	40,945	135,848	38,283
FIRST NATIONAL, Worcester.....1868. Chas. B. Pratt, Pres., R. J. Tatman, Sec.	1882	200,000	274,091	64,462	9,629	88,396	17,434	105,830	70,515
	1881	200,000	284,084	64,835	19,249	87,845	21,573	109,418	58,340
	1880	200,000	273,115	58,962	14,153	96,100	15,446	111,546	88,747
	1879	200,000	285,366	74,509	10,857	102,690	14,392	117,082	96,224
FITCHBURG MUTUAL, Fitchburg.....1847. L. H. Bradford, Pres., E. P. Downe, Sec.	1882	Mutual.	271,163	129,542	141,621	90,434	16,179	106,613	30,540
	1881	Mutual.	246,073	116,692	129,381	77,209	17,738	94,947	37,703
	1880	Mutual.	236,382	113,163	123,220	70,242	13,633	83,875	32,268
	1879	Mutual.	230,660	117,994	112,666	64,528	12,776	77,304	32,760
FRANKLIN MUTUAL, Greenfield.....1828. Rufus Howland, Pres., G. D. Williams, Sec.	1882	Mutual.	22,555	15,587	6,968	8,651	980	9,631	5,190
	1881	Mutual.	26,125	20,111	6,014	5,971	670	6,641	3,864
	1880	Mutual.	22,901	14,394	7,507	6,378	825	7,203	3,115
	1879	Mutual.	22,310	17,985	4,325	4,370	1,227	5,597	4,041
GLOUCESTER, Gloucester.....1869. Robt. F. Fears, Pres., J. Cunningham, Sec.	1882	100,000	134,740	29,592	5,148	33,019	7,704	40,723	27,432
	1881	100,000	139,704	26,845	12,859	33,091	7,345	40,443	25,007
	1880	100,000	151,354	31,606	19,748	32,732	8,409	41,141	26,793
	1879	100,000	151,854	37,094	14,700	39,651	9,677	49,328	48,178

\* Returned to policyholders.    § First and second class combined.    c Retired in 1880, but resumed business in 1881.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
<b>MASSACHUSETTS—Continued.</b>												
<b>HAMPSHIRE MUTUAL, Northampton.....1830.</b> Geo. W. Hubbard, Pres., Oliver Walker, Sec.	1882	Mutual.	\$51,233	\$24,168	\$27,065	\$8,183	\$2,553	\$10,736	\$5,940	* \$2,599	\$2,572	\$11,111
	1881	Mutual.	52,244	23,677	28,567	8,488	2,457	10,945	5,879	* 2,688	2,687	11,254
	1880	Mutual.	51,388	22,063	29,325	9,077	795	11,872	3,941	* 3,579	2,643	10,163
	1879	Mutual.	48,939	21,764	27,175	9,626	2,550	12,176	7,735	* 4,130	2,973	14,838
<b>HINGHAM MUTUAL, Hingham.....1826.</b> Amos Bates, Pres., Henry W. Cushing, Sec.	1882	Mutual.	335,465	184,510	150,955	48,711	15,904	64,615	14,338	* 33,507	11,499	59,344
	1881	Mutual.	329,753	185,401	144,352	53,238	17,179	70,417	27,055	* 34,300	11,472	72,827
	1880	Mutual.	331,067	190,610	140,457	69,705	17,048	86,753	25,797	* 44,207	12,878	82,882
	1879	Mutual.	318,812	190,440	128,372	59,709	15,393	75,102	34,950	* 39,928	10,758	85,636
<b>HOLYOKE MUTUAL, Salem.....1843.</b> A. A. Abbott, Pres., Thos. H. Johnson, Sec.	1882	100,000	567,926	137,809	430,117	84,333	29,155	113,488	47,897	† 37,048	25,080	110,025
	1881	100,000	568,657	136,776	331,881	81,787	28,816	110,603	14,479	† 36,904	24,540	75,923
	1880	100,000	527,881	135,669	292,212	77,597	26,911	104,514	24,738	† 35,814	25,378	85,920
	1879	100,000	483,302	145,049	238,253	76,383	25,240	101,624	25,711	† 33,432	22,845	81,988
<b>INDIA MUTUAL (Marine), Boston.....1867.</b> John H. Dane, Pres., W. L. Caverly, Sec.	1882	† 80,000	315,434	‡ 224,802	10,632	86,771	7,905	94,676	56,418	a 57	19,750	76,225
	1881	† 93,600	330,416	‡ 245,634	—8,818	114,430	9,311	123,741	127,752	a 8,596	22,188	158,536
	1880	† 106,900	382,718	‡ 252,091	21,027	98,167	9,328	107,495	80,563	a 8,585	19,725	108,873
	1879	† 115,000	375,880	‡ 148,120	12,760	98,092	7,629	105,721	67,015	a 7,476	19,804	94,295
<b>LOWELL MUTUAL, Lowell.....1832.</b> J. C. Abbott, Pres., Chas. W. Drew, Sec.	1882	Mutual.	70,321	13,866	56,455	8,409	4,475	12,884	73	* 3,420	3,592	7,085
	1881	Mutual.	66,835	12,904	53,931	7,582	3,046	10,628	1,188	* 3,524	3,721	8,433
	1880	Mutual.	63,776	12,443	51,333	8,207	3,322	11,529	957	* 3,742	2,947	7,646
	1879	Mutual.	57,262	12,660	44,602	7,734	2,918	10,652	760	* 3,371	3,033	7,164
<b>LYNN MUTUAL, Lynn.....1828.</b> T. B. Newhall, Pres., W. F. Johnson, Sec.	1882	Mutual.	60,333	22,555	37,778	3,866	2,899	6,765	89	* 2,671	1,671	4,431
	1881	Mutual.	58,627	22,078	36,549	3,739	3,188	6,927	356	* 2,631	1,720	4,707
	1880	Mutual.	55,852	21,488	34,364	4,420	2,960	7,380	820	* 2,712	1,755	5,287
	1879	Mutual.	52,712	21,306	31,406	4,932	2,750	7,682	424	* 3,220	1,738	5,382
<b>MANUFACTURERS F. AND M., Boston.....1873.</b> Samuel Appleton, Pres., Samuel H. Wise, Sec.	1882	500,000	972,917	403,645	69,272	723,936	42,851	766,787	625,391	.....	243,064	868,455
	1881	500,000	1,055,629	438,298	117,331	821,473	54,830	876,303	790,468	49,950	271,655	1,112,073
	1880	500,000	1,268,059	443,190	324,869	658,608	49,993	708,601	432,064	50,000	64,978	547,042
	1879	500,000	1,148,679	407,721	240,957	337,618	46,061	383,679	290,265	50,000	101,998	442,253
<b>MASSACHUSETTS MUTUAL, Boston.....1872.</b> C. B. Cumings, Pres., J. M. Corbett, Sec.	1882	† 200,000	310,587	51,281	59,306	18,885	16,644	35,529	3,736	14,000	17,390	35,126
	1881	† 200,000	318,424	60,464	57,960	17,994	16,493	34,487	2,280	† 17,729	17,715	37,724
	1880	† 200,000	325,585	73,190	52,395	16,705	18,655	35,360	7,107	† 16,586	16,737	40,430
	1879	† 200,000	318,639	84,205	34,434	19,705	17,648	37,353	1,427	† 18,550	17,551	37,528

\* Returned to policyholders.

† Capital guaranteed by subscription notes.

‡ Includes scrip outstanding.

§ Includes money returned to policyholders.

a Paid to scripolders.

MASSACHUSETTS—Continued.												
1882 1881 1880 1879  1882 1881 18												

\* Returned to policyholders. — Impairment.



## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Dec 31	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
MASSACHUSETTS—Continued.												
NORFOLK MUTUAL, Dedham.....	1882	Mutual.	\$340,349	\$117,866	\$222,483	\$52,308	\$18,092	\$70,400	\$22,038	* \$26,547	\$12,727	\$61,312
Ira Cleveland, Pres., Elijah Howe, Jr., Sec.	1881	Mutual.	329,791	121,628	208,163	39,633	17,877	57,510	16,365	* 20,977	11,098	48,440
	1880	Mutual.	319,208	122,140	197,068	36,446	16,785	53,231	14,716	* 19,880	9,997	44,593
	1879	Mutual.	299,931	124,579	175,352	48,573	18,540	67,113	25,037	* 27,580	13,101	65,718
NORTH AMERICAN, Boston.....	1882	\$200,000	321,874	60,073	61,801	59,863	17,033	76,896	27,991	19,970	28,330	76,291
A. Bowker, Pres., E. E. Partridge, Sec.	1881	200,000	331,280	50,141	81,139	53,514	17,289	70,804	30,645	20,000	26,088	76,733
	1880	200,000	337,414	49,976	87,438	45,727	25,017	70,744	12,868	20,050	24,038	56,956
	1879	200,000	315,496	46,557	68,939	39,375	15,541	54,916	22,950	19,950	21,491	64,391
PRESCOTT, BOSTON.....	1882	200,000	382,029	151,708	30,321	155,896	16,950	172,846	151,519	16,000	58,360	225,879
Franklin Greene, Pres., F. H. Stevens, Sec.	1881	200,000	411,787	137,309	74,478	174,245	18,396	192,641	128,267	20,000	59,741	208,008
	1880	200,000	429,194	117,455	111,739	145,740	18,162	168,902	95,456	20,000	50,993	166,449
	1879	200,000	402,363	113,438	88,925	126,242	19,175	145,417	85,528	20,000	45,894	151,422
QUINCY MUTUAL, Quincy.....	1882	Mutual.	462,452	190,633	271,819	95,798	19,653	115,451	19,811	* 36,020	31,186	87,017
I. W. Monroe, Pres., C. A. Howland, Sec.	1881	Mutual.	440,183	186,673	253,510	93,651	41,607	135,258	33,674	* 40,990	28,825	103,489
	1880	Mutual.	425,047	190,535	234,513	96,986	20,051	117,037	25,974	* 41,844	18,705	96,523
	1879	Mutual.	386,631	194,940	191,691	91,536	13,761	105,297	21,869	* 40,392	28,533	90,193
SALEM MARINE, Salem.....	1882	100,000	291,265	37,628	153,637	42,553	13,014	55,567	29,073	9,935	8,690	47,698
Wm. Northey, Pres., F. P. Richardson, Sec.	1881	100,000	248,566	36,215	112,351	49,451	12,666	62,117	40,759	10,000	8,781	59,540
	1880	100,000	279,692	39,621	140,071	56,324	12,246	68,570	29,259	9,975	8,291	47,525
	1879	100,000	231,596	7,462	123,607	42,919	10,687	53,606	35,927	9,985	6,717	52,629
SHOE AND LEATHER, Boston.....	1882	600,000	976,373	331,389	44,984	589,401	35,852	625,253	484,446	.....	158,668	643,114
J. C. Abbott, Pres., C. A. Fuller, Sec.	1881	600,000	1,022,104	386,409	35,695	604,755	35,405	640,160	496,247	50,000	112,640	658,887
	1880	400,000	859,940	272,690	187,250	422,080	30,337	452,417	239,485	35,000	82,519	357,004
	1879	300,000	752,328	231,596	220,732	246,554	28,438	274,992	136,316	30,000	63,064	229,380
SOUTH DANVERS MUTUAL, Peabody.....	1882	Mutual.	56,852	11,727	45,125	2,468	2,953	5,421	221	* 2,224	884	3,329
Wm. P. Clark, Pres., Geo. M. Foster, Sec.	1881	Mutual.	53,213	12,393	40,320	2,846	2,838	5,684	1,149	* 2,849	1,056	5,054
	1880	Mutual.	50,765	11,664	39,101	2,999	2,814	5,813	45	* 2,849	1,038	3,932
	1879	Mutual.	45,481	11,612	33,869	3,365	2,601	5,966	118	* 3,307	1,042	4,467
SPRINGFIELD F. AND M., Springfield.....	1882	1,000,000	2,395,288	1,016,422	378,866	1,222,688	101,537	1,324,225	716,866	100,000	400,263	1,217,129
J. N. Dunham, Pres., S. J. Hall, Sec.	1881	1,000,000	2,225,808	824,691	431,117	1,033,700	101,916	1,136,616	604,134	100,000	344,309	1,047,443
	1880	1,000,000	2,282,585	720,637	361,948	916,996	105,801	1,012,797	521,952	75,000	302,304	899,256
	1879	750,000	1,858,354	664,143	444,211	790,261	90,955	881,216	496,156	75,000	264,219	835,375

\* Returned to policyholders.

MASSACHUSETTS—Continued.

§ TRADERS AND MECHANICS, Lowell.....1848.  
Levi Sprague, Pres., E. M. Tucke, Sec.

WASHINGTON F. AND M., Boston.....1872.  
Isaac Sweeuser, Pres., A. W. Damon, Sec.

WORCESTER MANUFACTURERS MUT., Worcester, '55.  
Geo. M. Rice, Pres., S. R. Barton, Sec.

WORCESTER MUTUAL, Worcester.....1823.  
Ebenezer Torrey, Pres., C. M. Miles, V. P. and  
Treas., R. F. Upham, Sec.

MICHIGAN.

DETROIT FIRE AND MARINE, Detroit.....1866.  
C. Van Husan, Pres., J. J. Clark, Sec.

GRAND RAPIDS, Grand Rapids.....1882.  
Julius Houseman, Pres., S. F. Aspinwall, Sec.

MICHIGAN FIRE AND MARINE, Detroit.....1881.  
Francis Palms, Pres., E. C. Preston, Sec.

MINNESOTA.

MINNESOTA FARMERS MUTUAL, Minneapolis...1865.  
J. Q. Farmer, Pres., W. A. Nimocks, Sec.

ST. PAUL FIRE AND MARINE, St. Paul.....1865.  
C. H. Bigelow, Pres, Chas. B. Gilbert, Sec.

1882	Mutual.	354,564	124,581	229,983	56,797	20,965	77,762	15,107	* 20,297	12,155	47,559
1881	Mutual.	326,204	118,442	207,762	67,956	18,093	86,049	13,140	* 21,977	12,939	48,057
1880	Mutual.	287,898	110,430	177,468	49,993	15,820	65,813	15,505	* 22,377	11,362	49,212
1879	Mutual.	268,901	112,457	156,444	54,969	12,204	65,173	12,222	* 23,956	13,604	49,766
1882	400,000	940,631	210,438	330,193	325,796	38,762	364,558	208,656	40,000	95,240	343,896
1881	400,000	943,009	213,524	329,485	322,954	37,531	360,485	212,974	40,000	84,592	337,566
1880	400,000	936,865	181,026	355,839	281,815	39,186	321,001	164,587	40,000	71,050	275,637
1879	400,000	845,761	172,068	273,693	198,021	34,745	232,765	101,547	40,000	52,785	194,332
1882	Mutual.	209,992	134,465	193,206	168,287	14,747	183,034	17,505	* 127,150	8,745	153,400
1881	Mutual.	203,770	79,868	123,902	165,309	10,950	176,259	70,850	* 77,537	18,310	166,697
1880	Mutual.	188,106	108,904	79,202	156,832	10,010	166,842	31,224	* 127,360	13,159	171,803
1879	Mutual.	187,003	71,336	115,667	143,979	9,122	153,101	14,446	* 120,432	9,760	144,638
1882	Mutual.	525,280	233,529	291,750	107,849	27,858	135,707	25,813	* 67,064	25,705	118,582
1881	Mutual.	505,774	235,667	270,107	95,565	27,909	123,474	27,596	* 58,763	22,569	108,928
1880	Mutual.	489,469	237,099	252,370	94,579	29,609	124,188	90,265	* 58,615	21,057	109,937
1879	Mutual.	475,731	242,026	233,705	107,826	26,250	134,076	30,607	* 67,584	24,143	122,354
1882	300,000	669,236	102,930	266,306	179,648	45,204	224,852	86,125	90,000	57,276	173,401
1881	300,000	617,458	101,234	216,224	164,681	94,816	257,616	90,965	77,500	53,894	222,359
1880	250,000	579,880	71,160	258,720	110,274	41,849	152,123	50,874	25,000	42,078	117,952
1879	250,000	545,345	63,086	232,259	109,234	40,459	149,693	42,760	25,000	39,130	106,890
1882	100,000	100,359	1,401	— 1,042	(a)	(a)	(a)	(a)	(a)	(a)	(a)
1881	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
1880	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
1879	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
1882	200,000	248,444	33,402	15,042	73,126	15,507	88,633	21,196	.....	33,844	55,040
1881	200,000	213,244	11,367	1,377	22,265	206,104	d 228,819	7,144	.....	10,566	17,710
1880	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)
1879	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)
1882	Mutual.	57,175	30,000	27,175	30,003	916	30,919	11,240	.....	14,659	25,899
1881	Mutual.	53,166	c 8,254	44,912	26,019	2,780	28,800	12,763	.....	14,818	27,581
1880	Mutual.	b 151,189	c 15,310	b 135,879	34,739	3,371	38,110	14,434	.....	14,801	29,235
1879	Mutual.	b 139,008	c 9,461	b 129,539	31,142	2,867	34,009	12,275	.....	12,808	27,084
1882	500,000	1,048,673	331,935	216,738	504,918	61,899	e 666,817	309,583	40,000	146,066	495,649
1881	400,000	873,727	308,009	165,718	495,971	55,778	551,749	348,008	40,000	141,331	529,339
1880	400,000	854,306	295,823	158,483	504,007	53,059	557,166	370,824	40,000	143,721	554,545
1879	400,000	857,681	291,306	166,375	498,926	60,999	559,926	373,295	40,000	143,981	557,276

\* Returned to policyholders. † Organized in 1881. § Stock department wound up. — Impairment. a Organized in July, 1882. b Includes premium notes. c No provision for reserve. d New capital paid in. e Capital increased \$100,000. N. B.—In the West, the Eliot, Firemens and Washington Insurance Companies, all of Boston, do a combined agency business under the name of "The Boston Underwriters," except at St. Louis, where the combination consists of the Eliot, Firemens, Neptune and Washington, and at San Francisco, where it is the Eliot and Washington. In the East, the combination differs in composition in different cities. In New York, the Eliot, Neptune, Shoe and Leather and Washington compose "The Boston Underwriters," in Philadelphia, the Eliot, Firemens, Shoe and Leather and Washington constitute the organization; in Portland it represents the Eliot, Firemens, Neptune and Washington; and in Providence again the Eliot, Firemens, Shoe and Leather and Washington.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in U.S.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
<b>MISSISSIPPI.</b>												
COLUMBUS INS. AND BANKING CO., Columbus. 1852. J. M. Billups, Pres., W. H. Lee, Sec.	1882 1881 1880 1879	\$200,000 200,000 ..... .....	( $\dagger$ ) \$266,170 ..... .....	( $\dagger$ ) \$43,148 ..... .....	( $\dagger$ ) \$23,022 ..... .....	( $\dagger$ ) ( $\dagger$ ) ..... .....	( $\dagger$ ) ( $\dagger$ ) ..... .....	( $\dagger$ ) ( $\dagger$ ) ..... .....	( $\dagger$ ) ( $\dagger$ ) ..... .....	( $\dagger$ ) ( $\dagger$ ) ..... .....	( $\dagger$ ) ( $\dagger$ ) ..... .....	( $\dagger$ ) ( $\dagger$ ) ..... .....
<b>MISSOURI.</b>												
AMERICAN CENTRAL, St. Louis.....1853. Geo. T. Cram, Pres., C. Christensen, Sec.	1882 1881 1880 1879	600,000 600,000 300,000 300,000	1,188,864 1,160,545 816,106 781,383	354,529 327,033 265,810 250,794	234,335 233,512 250,296 230,589	\$487,567 411,801 406,716 345,340	\$63,346 335,665 37,824 38,928	\$550,913 747,466 444,540 384,268	\$265,955 245,949 243,385 245,212	\$68,023 65,900 43,792 41,700	\$166,172 135,882 152,664 131,100	\$500,150 467,731 439,841 418,012
CARONDELET HOME MUTUAL, St. Louis.....1868. J. Krauss, Pres., C. W. Hoffmeister, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 45,692 a 37,536 a 30,744 a 31,024	20,072 21,250 16,105 15,797	25,620 16,286 14,639 15,228	3,099 1,989 842 244	77 193 38 .....	3,176 2,182 880 244	1,881 342 514 10	..... ..... ..... .....	1,405 941 780 673	3,297 1,283 1,294 683
CITIZENS, St. Louis.....1836. J. B. M. Kehler, Pres., J. P. Harrison, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	400,539 390,017 395,614 425,464	43,506 41,192 52,060 58,756	157,033 148,825 143,554 166,708	65,674 64,084 80,215 94,352	24,344 23,825 23,085 22,655	90,018 87,909 103,300 117,007	33,006 53,787 75,709 60,305	12,000 6,000 20,000 16,000	27,588 27,944 36,255 38,328	72,594 87,731 131,964 114,633
FRANKLIN, St. Louis.....1859. Henry Meier, Pres., L. Duestrow, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 308,065 a 264,082 a 251,404 a 247,618	178,419 153,536 142,562 113,610	129,646 110,546 108,842 134,008	19,759 15,695 13,460 28,751	1,100 1,348 2,738 1,790	20,859 17,043 16,198 30,541	4,444 11,131 6,810 12,210	..... ..... ..... .....	11,980 10,378 9,856 9,905	16,424 21,509 16,666 22,115
GERMAN MUTUAL, St. Louis.....1868. Frederick Hill, Pres., Henry Hiemenz, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 154,977 a 155,855 a 163,214 a 204,550	89,953 89,355 96,139 122,222	65,024 66,500 67,055 82,328	15,377 18,220 21,699 8,927	..... ..... ..... 511	15,377 18,220 21,699 9,438	9,422 8,590 10,021 10,009	..... ..... ..... .....	8,351 7,634 7,636 8,320	17,773 16,228 17,657 18,329
HERMANN MUTUAL, Hermann.....1860. W. C. Böing, Pres., Hermann Schlender, Sr., Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 12,370 a 12,082 a 10,462 a 8,798	8,820 9,771 5,280 3,930	3,550 2,311 5,174 4,868	1,326 1,358 1,039 963	..... ..... ..... 445	1,326 1,358 1,039 1,408	..... ..... ..... .....	..... ..... ..... .....	..... 80 62 135	81 80 62 135
HOPE MUTUAL, St. Louis.....1857. I. M. Veitch, Pres., Henry Schmit, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 229,494 a 217,344 a 217,315 a 226,008	141,669 134,393 143,303 139,900	87,825 82,951 74,012 86,108	17,158 15,360 21,338 8,733	2,289 1,424 1,043 584	19,447 16,784 22,381 8,317	3,464 6,079 5,884 4,146	..... ..... ..... .....	10,258 11,268 11,527 10,945	13,722 17,347 17,412 15,091

\* † Company has decided to do a banking business exclusively; has reinsured insurance risks with Phoenix of London, except those of four agencies in Mississippi, which will close before January, 1884. a Includes premium notes, subject to assessment.

MISSOURI—Continued.											
JEFFERSON, St. Louis.....1861. H. Eisenhardt, Pres., C. R. Fritsch, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 406,985 a 340,731 a 313,485 a 288,120	231,111 204,426 188,236 166,207	175,874 136,305 125,249 121,913	41,479 36,898 53,317 15,207	1,828 3,080 2,140 789	43,307 39,978 55,457 15,996	9,066 17,500 13,796 6,868	20,860 20,475 20,960 10,387	29,926 37,975 34,756 17,255
LACLEDE MUTUAL F. AND M., St. Louis.....1860. R. W. Powell, Pres., J. C. Bury, Jr., Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 277,295 a 340,731 a 275,027 a 265,033	148,279 204,426 149,161 14,822	129,016 136,305 125,866 124,211	7,909 18,407 6,309 17,657	1,565 1,271 1,613 1,582	9,470 19,678 7,922 19,239	3,144 3,861 4,914 6,838	10,255 10,296 10,713 10,977	13,399 14,157 15,627 17,815
MARINE, St. Louis.....1837. S. M. Edgell, Pres., S. G. Kennedy, Sec.	1882 1881 1880 1879	200,000 133,100 133,100 133,100	268,239 194,660 212,630 210,049	21,916 14,614 15,830 16,021	46,323 46,946 63,700 60,928	23,636 22,644 24,930 22,593	10,709 28,561 3,317 12,709	44,345 51,205 38,247 35,302	9,918 18,558 10,498 10,510	15,777 13,176 13,502 11,685	39,890 46,694 38,895 37,195
MERCHANTS, St. Joseph.....1866. A. M. Saxton, Pres., A. Kirkpatrick, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 150,000	280,611 267,709 256,552 239,779	29,652 27,655 26,908 21,152	50,959 40,054 29,644 68,647	34,699 36,170 36,769 36,166	18,469 28,690 18,920 15,611	53,168 64,860 56,689 51,777	28,912 36,153 26,989 19,740	20,468 18,297 17,925 15,365	49,380 54,450 44,914 35,105
MISSOURI STATE MUTUAL F. & M., St. Louis.1849. S. M. Edgell, Pres., F. B. Homes, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 258,740 a 257,977 a 256,065 a 256,668	171,383 167,800 175,147 135,208	87,357 90,177 80,918 121,460	17,195 15,318 17,321 17,762	2,950 5,410 ..... .....	20,145 20,728 17,321 17,762	3,167 12,929 4,040 3,349	17,197 9,369 10,041 12,796	20,364 22,298 18,081 16,145
MOUND CITY MUTUAL F. AND M., St. Louis..1855. Ellis N. Leeds, Pres., C. H. Alexander, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 182,207 a 178,982 a 181,380 a 184,982	118,615 119,355 116,285 119,335	63,592 59,627 65,095 65,647	22,077 19,148 15,401 23,310	126 464 328 270	22,203 16,613 15,729 23,580	6,627 15,289 2,868 12,459	10,275 9,505 10,600 10,337	16,902 24,794 13,468 22,796
NORTH ST. LOUIS MUTUAL, St. Louis.....1864. H. Overstolz, Pres., P. H. Bierman, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 106,012 a 109,706 a 120,704 a 121,848	82,470 76,800 94,157 53,294	23,542 32,906 26,547 68,554	4,457 18,013 4,199 18,059	..... ..... ..... .....	4,457 13,013 4,199 18,059	2,636 1,830 5,074 5,150	5,370 7,171 6,592 7,301	8,006 9,001 11,666 12,451
ST. CHARLES MUTUAL, St. Charles.....1860. J. P. Hoehn, Pres., H. J. Schoeneich, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 192,651 a 175,366 a 169,318 a 147,687	80,000 64,363 68,112 65,678	112,651 111,003 101,216 82,009	4,511 2,121 2,616 2,249	3,205 ..... 3,745 5,209	7,716 6,315 6,361 7,458	256 308 75 3,379	2,940 2,090 2,103 2,169	3,196 2,398 2,178 5,548
ST. LOUIS MUTUAL F. AND M., St. Louis.....1851. J. C. Vogel, Pres., J. J. Sutter, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 809,982 a 238,130 a 1169,266 a 1196,143	735,555 236,739 585,546 629,646	74,427 1,391 583,720 560,496	66,709 29,595 85,332 19,728	420 ..... 7,303 7,812	67,129 29,595 92,635 27,540	12,016 553 22,428 23,631	21,907 8,123 19,295 19,205	33,923 8,676 41,723 42,836
WASHINGTON MUTUAL, St. Louis.....1857. Arthur Olshausen, Pres., E. Breitenstein, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	a 343,751 a 313,565 a 289,480 a 287,900	184,324 159,150 149,315 158,330	159,427 154,415 140,165 129,570	17,888 14,951 11,056 32,703	1,500 1,550 1,641 2,357	19,388 16,501 12,697 34,060	6,260 1,480 9,779 10,360	12,006 10,685 9,264 8,155	18,266 12,165 19,043 18,515

a Includes premium notes, subject to assessment.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
NEBRASKA.												
† WESTERN HORSE AND CATTLE, Omaha.....	1881.											
Henry Pundt, Pres., Rudolph Dorn, Sec.	1881	\$100,000	(†)	(†)	(†)	\$38,000	(†)	(†)	\$8,348	(†)	(†)	(†)
	1880	100,000	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1879	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
NEW HAMPSHIRE.												
NEW HAMPSHIRE, Manchester.....	1869.											
J. A. Weston, Pres., John C. French, Sec.	1882	500,000	\$915,132	\$210,724	\$204,408	346,952	\$36,523	\$382,475	207,410	\$20,000	\$108,737	\$336,147
	1881	250,000	618,193	185,084	183,109	259,733	33,623	292,356	167,239	20,000	79,192	266,431
	1880	250,000	585,334	164,051	171,273	248,220	29,466	277,686	134,999	20,000	77,158	232,157
	1879	250,000	536,915	140,691	146,224	206,516	27,408	233,924	128,085	20,000	65,227	213,312
NEW JERSEY.												
AMERICAN, Newark.....	1846.											
Fred. H. Harris, Pres., J. H. Worden, Sec.	1882	600,000	1,600,731	195,098	805,633	233,358	72,929	305,287	84,681	72,458	91,518	248,657
	1881	600,000	1,538,378	163,622	774,756	211,204	83,295	294,499	89,217	73,415	83,478	246,110
	1880	600,000	1,488,050	139,083	748,967	183,958	85,510	269,468	76,820	75,921	75,944	228,685
	1879	600,000	1,453,588	135,180	718,408	160,758	86,243	247,001	71,687	79,705	60,267	211,659
BERGEN COUNTY FARMERS M'L, Spring Valley. 1849.	1882	Mutual.	28,779	2,383	25,696	4,562	526	5,088	2,018	.....	2,132	4,150
	1881	Mutual.	28,317	1,276	27,041	5,664	525	6,189	5,153	.....	2,206	7,359
	1880	Mutual.	29,854	2,049	27,805	5,467	828	6,295	6,432	.....	2,115	8,547
	1879	Mutual.	31,802	106	31,796	7,178	909	8,087	6,274	.....	2,531	8,805
BURLINGTON CO. ASSOCIATION, Medford.....	1823.											
Charles Stokes, Pres., Isaac W. Stokes, Sec.	1882	Mutual.	153,104	1,081	152,023	2,278	8,345	10,623	2,370	.....	2,095	4,465
	1881	Mutual.	147,316	1,402	145,914	2,396	7,369	9,765	3,928	.....	1,200	5,128
	1880	Mutual.	148,441	1,297	147,144	2,142	7,737	9,879	827	.....	1,200	2,027
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CAMDEN, Camden.....	1841.											
H. B. Wilson, Pres., Jonathan Burr, Sec.	1882	105,730	190,088	34,769	49,589	8,771	11,693	20,464	3,780	7,297	4,090	15,167
	1881	105,730	186,474	33,749	46,995	9,450	5,664	19,302	414	7,535	3,805	11,754
	1880	105,730	176,379	32,659	37,989	8,836	10,038	18,874	270	7,364	4,706	12,340
	1879	105,730	168,807	31,712	31,365	8,903	9,324	18,227	8,903	.....	9,324	18,227
CUMBERLAND MUTUAL, Bridgeton.....	1844.											
David P. Ellmer, Pres., Henry B. Lupton, Sec.	1882	Mutual.	46,847	5,400	41,447	11,434	3,565	14,999	18,163	.....	4,855	23,018
	1881	Mutual.	55,723	15,600	40,123	77,549	542	78,089	27,250	.....	6,504	33,753
	1880	Mutual.	14,606	13,418	1,188	12,998	435	13,433	10,986	.....	4,401	15,387
	1879	Mutu-l.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIREMENS, Newark.....	1855.											
S. R. W. Heath, Pres., D. H. Dunham, Sec.	1882	500,000	1,309,583	143,849	665,734	194,292	73,225	267,517	82,356	60,075	64,221	206,652
	1881	500,000	1,237,055	127,519	609,536	193,385	72,274	265,659	87,045	60,000	68,057	215,702
	1880	500,000	1,208,800	114,213	594,587	182,707	70,429	253,136	81,653	54,000	58,434	194,087
	1879	400,000	1,150,106	112,534	637,572	175,013	66,716	241,729	87,005	64,423	58,522	193,950

† Insures live stock; organized in February, 1881. § Reserve for unearned premiums not provided for. ¶ Includes payments to scripholders.



NEW JERSEY—Continued.									
GERMANIA, Newark.....1870. Julius Stapff, Pres., John Fischer, Sec.	1882	200,000	243,139	37,284	3,855	69,698	7,947	77,645	39,915
	1881	200,000	236,151	24,990	11,161	45,840	10,363	56,153	16,040
	1880	200,000	224,156	13,725	10,431	24,026	7,179	31,205	10,379
	1879	200,000	217,965	15,370	2,595	19,554	7,029	28,583	21,955
HILLSBOROUGH MUTUAL, Neshanic.....1844- Moses K. Everett, Pres., M. W. Scully, Sec.	1882	Mutual.	15,948	21,110	—5,162	30,713	.....	30,713	12,176
	1881	Mutual.	296	13,084	—12,788	34,766	170	34,936	17,978
	1880	Mutual.	31,000	25,537	5,463	3,280	671	3,951	16,642
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....
HUDSON, Jersey City.....1842. J. Gopsil, Prs., R. H. Wilson, Sec.	1882	200,000	245,686	39,125	6,561	48,837	10,299	59,136	12,513
	1881	200,000	248,539	43,642	4,897	49,186	9,936	59,122	18,073
	1880	200,000	245,862	43,256	2,546	51,466	10,642	62,108	25,204
	1879	200,000	252,257	51,999	258	56,015	9,359	65,374	32,005
JERSEY CITY, Jersey City.....1856. Nathaniel Foote, Pres., Henry C. Pearson, Sec.	1882	200,000	295,163	56,282	38,881	47,130	17,548	64,678	15,397
	1881	200,000	278,963	50,210	28,753	46,244	13,063	59,307	12,617
	1880	200,000	259,218	44,789	14,429	41,413	13,223	54,636	9,750
	1879	150,000	194,844	42,296	2,548	35,987	11,739	47,726	13,892
THE MERCHANTS INSURANCE CO., Newark....1858. Henry Powles, Pres., J. R. Mullikin, Sec.	1882	400,000	1,164,172	339,514	424,658	464,953	53,574	517,537	261,204
	1881	400,000	1,128,994	278,943	450,051	375,862	59,164	435,626	202,864
	1880	400,000	1,097,450	257,514	439,936	337,768	31,213	388,981	188,824
	1879	400,000	1,087,877	268,242	419,635	321,347	51,372	372,719	168,936
MERCER COUNTY MUTUAL, Pennington.....1844. H. P. Welling, Pres., W. B. Curtis, Sec.	1882	Mutual.	44,666	550	44,116	11,949	1,898	13,847	14,575
	1881	Mutual.	48,224	3,000	45,224	13,711	1,850	15,561	11,238
	1880	Mutual.	44,553	500	44,053	14,044	1,526	15,570	9,853
	1879	Mutual.	38,794	3,420	35,374	58,020	1,387	59,407	11,309
MILLVILLE MUTUAL F. AND M., Millville.....1859. Francis Reeves, Pres., Richard L. Howell, Sec.	1882	Mutual.	55,160	34,769	20,411	18,465	719	19,184	16,452
	1881	Mutual.	44,929	23,725	21,204	22,832	4,349	27,181	16,108
	1880	Mutual.	55,735	19,667	36,068	69,703	15,546	85,250	129,942
	1879	Mutual.	149,509	117,936	31,573	210,576	2,153	212,729	197,193
MORRIS COUNTY MUTUAL, Morristown.....1849. J. H. Van Doren, Pres., J. M. Bonsall, Sec.	1882	Mutual.	15,259	130	15,129	5,006	2,824	7,830	2,365
	1881	Mutual.	14,264	157	14,107	3,064	5,901	8,965	391
	1880	Mutual.	13,153	150	13,003	3,393	677	4,070	1,702
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....
MOUNT HOLLY, Mount Holly.....1831. Allen Fenimore, Pres., Harris Cox, Sec. & Treas.	1882	100,000	192,380	62,052	30,328	8,159	10,099	18,258	6,342
	1881	100,000	188,938	59,956	28,982	6,999	9,789	17,488	94
	1880	100,000	183,588	160,885	22,703	8,139	9,792	17,931	97
	1879	100,000	172,300	59,406	12,894	7,531	8,957	16,488	1
NATIONAL FIRE AND MARINE, Elizabeth.....1865. Amos Clark, Jr., Pres., Moses F. Cory, Sec.	1882	100,000	156,546	11,318	45,228	16,143	8,162	24,305	11,417
	1881	100,000	160,835	12,908	47,927	15,522	8,113	23,635	3,138
	1880	100,000	154,292	108,765	45,527	14,380	8,309	22,689	7,167
	1879	100,000	157,706	7,167	50,540	10,272	8,352	18,624	721

\* Returned to policyholders. † Includes payment to scripholders. ‡ Includes \$50,000 lost by Mechanics National Bank failure. § Reserve for unearned premiums not provided for. — Impairment.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Dec. 31	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
NEW JERSEY—Continued.												
NEW BRUNSWICK, New Brunswick.....1826. H. H. Palmer, Pres., Lewis Applegate, Sec.	1882 1881 1880 1879	\$50,000 50,000 50,000 50,000	\$144,914 141,723 144,417 142,198	\$6,551 6,816 4,517 5,558	\$88,363 84,907 89,900 86,640	\$6,567 6,364 6,892 8,157	\$11,243 9,672 6,062 8,224	\$17,810 16,036 12,954 16,381	\$5,445 998 2,259 7,012	\$6,822 8,864 8,126 11,697	\$8,091 2,680 3,112 3,644	\$14,913 12,542 13,497 22,353
NEW BRUNSWICK MUTUAL, New Brunswick...1846. Gustavus Auten, Pres., Frederick Staats, Jr., Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	47,323 44,527 42,508 .....	100 100 100 .....	47,223 44,427 42,408 .....	3,493 3,503 2,931 .....	2,056 2,300 2,422 .....	5,549 5,803 5,353 .....	1,016 721 26 .....	..... ..... ..... .....	2,030 1,990 2,095 .....	3,046 2,711 2,121 .....
a NEW JERSEY, Newark.....1834. J. C. Garthwaite, Pres., Wm. Vanderpool, Sec.	1882 1881 1880 1879	90,000 90,000 90,000 90,000	174,947 176,880 169,331 163,788	34,766 31,870 98,954 7,898	50,181 55,010 70,377 65,891	36,632 32,303 29,783 19,074	7,841 9,326 8,840 12,537	44,473 41,629 38,622 31,611	17,431 24,695 16,550 13,638	9,000 9,000 9,000 9,000	8,851 9,111 9,439 8,414	35,282 42,806 34,989 31,052
b NEW JERSEY PLATE GLASS, Newark.....1868. Edwin Hedden, Pres., S. C. Hoagland, Sec.	1882 1881 1880 1879	50,240 50,240 50,240 50,240	76,229 69,820 66,483 .....	9,913 8,144 9,806 .....	16,076 11,436 6,437 .....	13,014 12,384 11,274 .....	26,286 18,874 13,767 .....	39,300 31,257 25,041 .....	4,921 5,544 3,712 .....	1,507 1,307 1,707 .....	27,919 22,603 16,639 .....	34,347 29,454 22,058 .....
NEWARK FIRE, Newark.....1810. C. S. Haines, Pres., John J. Henry, Sec.	1882 1881 1880 1879	250,000 250,000 250,000 250,000	671,040 726,442 766,195 760,458	153,841 189,043 180,518 157,892	267,199 287,399 335,677 352,566	178,859 251,478 238,466 196,281	34,460 39,595 40,555 40,078	213,019 291,073 279,021 236,359	164,049 185,009 171,667 110,928	24,913 24,693 24,679 34,611	76,130 104,161 88,913 79,637	265,098 313,863 285,259 225,176
SALEM COUNTY MUTUAL, Salem.....1849. Wm. Patterson, Pres., T. T. Hilliard, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	35,510 32,357 31,621 27,600	(0) (0) \$ 5,777 (0)	35,510 32,357 25,844 27,600	3,078 2,657 2,511 2,574	1,702 1,698 1,841 1,436	4,780 4,355 4,352 4,010	5 1,614 155 3,589	..... ..... ..... .....	1,817 580 555 2,035	1,822 2,194 711 5,624
STANDARD, Trenton.....1863. Wm. Dolton, Pres., S. E. Burr, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 200,000	144,168 141,121 187,002 295,682	18,447 19,193 60,332 88,616	25,721 21,928 26,670 7,066	10,606 3,448 81,154 140,317	7,675 9,198 12,864 15,628	18,281 12,646 94,018 155,945	9,762 31,909 135,826 114,646	..... ..... ..... 10,000	6,885 7,902 36,382 49,087	16,647 39,811 172,208 133,733
TRADE, Camden.....1872. Edmund May, Pres., William Cline, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	239,090 259,137 237,112 233,121	31,556 43,549 29,433 29,054	7,534 15,588 7,679 4,067	55,442 56,209 54,511 62,699	9,971 8,661 9,259 8,903	65,413 64,870 63,770 71,662	45,117 25,357 45,944 91,176	5,000 ..... 340 57	22,239 21,242 15,556 22,267	72,356 46,599 61,840 113,500

† Includes payments to scripholders. § Reserve for unearned premiums not provided for. a Has reinsured outstanding risks with German-American, New York, and retired from business.  
b Devoted to insurance against breakage of plate glass.

NEW YORK									
1882 1881 1880 1879	AGRICULTURAL, Watertown.....1853. Isaac Munson, Pres., H. M. Stevens, Sec.	300,000	1,521,629	971,475	250,154	652,034	68,467	720,501	236,597
		300,000	1,427,304	912,611	214,693	657,790	59,941	717,731	301,694
		300,000	1,310,840	809,748	201,092	569,986	49,182	619,168	254,530
		200,000	1,187,288	752,134	235,154	537,802	56,497	594,299	297,013
1882 1881 1880 1879	ALBANY Albany.....1811. J. Howard King, Pres., J. E. McElroy, Sec.	200,000	366,279	42,837	123,442	56,797	11,797	68,594	21,581
		200,000	352,650	40,114	112,536	61,443	60,708	122,151	35,483
		200,000	442,108	40,165	201,943	61,183	17,648	78,831	39,455
		200,000	419,793	40,265	179,528	56,816	23,201	80,017	43,441
1882 1881 1880 1879	AMERICAN, New York.....1857. Jas. M. Halstead, Pres., David Adee, Sec.	400,000	1,110,065	150,928	559,137	217,535	47,265	264,800	96,673
		400,000	1,042,899	122,780	520,119	176,830	50,804	227,634	100,111
		400,000	1,044,604	109,641	534,963	162,818	50,359	213,177	56,709
		400,000	972,417	96,199	476,288	140,888	54,651	195,538	78,506
1882 1881 1880 1879	AMERICAN EXCHANGE, New York.....1859. Wm. Raynor, Pres., Thomas Clark, Jr., Sec.	200,000	289,208	22,363	66,845	36,762	19,330	56,092	9,313
		200,000	288,906	22,644	66,262	40,463	23,666	64,129	20,468
		200,000	301,802	22,399	79,403	40,406	34,125	74,531	16,534
		200,000	289,840	27,205	62,545	41,537	16,750	58,286	12,561
1882 1881 1880 1879	ATLANTIC MUTUAL (Marine) New York.....1842. J. D. Jones, Pres., J. H. Chapman, Sec.	Mutual.	12890,557	11195100	1,695,457	3,813,656	589,482	4,403,137	1,889,183
		Mutual.	12924,318	11302773	1,621,545	3,488,874	615,820	4,104,694	1,730,205
		Mutual.	12888,367	10760002	1,628,355	3,551,270	591,983	4,143,253	2,071,239
		Mutual.	12187,740	10698132	1,489,607	3,162,855	622,517	3,785,372	1,524,331
1882 1881 1880 1879	BROADWAY, New York.....1849. H. M. Forrester, Pres, John Wray, Sec.	200,000	557,310	24,213	333,097	37,874	25,328	63,004	6,751
		200,000	552,174	23,707	328,467	40,493	25,071	65,564	13,475
		200,000	558,468	25,347	333,121	42,748	25,116	67,864	8,110
		200,000	522,247	21,843	300,404	42,115	25,343	67,459	20,366
1882 1881 1880 1879	BROOKLYN, Brooklyn.....1824. Francis Farnald, Pres., G. K. Brand, Sec.	153,000	386,783	32,009	201,774	46,249	17,190	62,272	19,464
		153,000	403,784	30,766	220,018	44,824	16,229	61,053	14,568
		153,000	398,680	27,010	218,670	45,186	17,184	62,370	15,181
		153,000	375,661	26,213	196,448	44,435	20,547	64,982	15,048
1882 1881 1880 1879	BUFFALO, Buffalo.....1874. P. P. Pratt, Pres., Edward B. Smith, Sec.	200,000	271,405	45,970	25,435	115,721	67,919	123,713	95,482
		200,000	293,600	62,831	30,769	146,149	14,930	161,079	89,868
		200,000	259,008	52,507	6,501	142,374	40,979	183,353	128,822
		200,000	266,137	45,163	20,974	123,340	11,325	134,665	87,000
1882 1881 1880 1879	BUFFALO GERMAN, Buffalo.....1867. Philip Becker, Pres., O. J. Eggert, Sec.	200,000	936,941	242,736	494,205	350,804	39,220	390,024	190,898
		200,000	900,956	243,064	457,892	330,348	49,943	380,291	171,729
		200,000	825,433	181,361	444,072	276,285	36,411	312,696	144,044
		200,000	781,002	160,039	421,023	256,984	37,582	294,567	139,495
1882 1881 1880 1879	CITIZENS, New York.....1836. J. M. McLean, Pres., F. M. Parker, Sec.	300,000	1,033,988	303,007	430,991	366,130	32,928	409,058	228,394
		300,000	1,017,507	216,494	501,103	301,940	53,301	355,241	161,616
		300,000	967,899	174,289	493,610	266,183	41,280	307,463	145,450
		300,000	945,978	159,399	486,579	228,335	46,262	274,597	102,553

\* Paid to scripolders. † Includes payments to scripolders. ‡ Includes outstanding scrip.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
NEW YORK—Continued.												
CITY, New York.....1833. S. Townsend, Pres., D. J. Blauvelt, Sec.	1882 1881 1880 1879	\$210,000 210,000 210,000 210,000	\$413,250 411,763 425,060 404,548	\$31,931 31,907 29,833 31,119	\$171,319 169,856 185,227 163,429	\$42,407 42,676 42,146 38,348	\$20,656 20,604 23,448 23,803	\$63,073 63,280 65,594 62,651	\$22,357 21,064 18,538 20,114	\$21,000 21,000 21,000 21,000	\$30,739 32,669 25,863 35,388	\$74,096 74,733 65,401 76,502
CLINTON, New York.....1850. G. T. Patterson, Jr., Pres., C. E. W. Chambers, Sec.	1882 1881 1880 1879	250,000 250,000 250,000 250,000	501,752 493,387 465,634 455,578	123,606 111,053 83,388 75,323	128,146 132,334 132,246 130,255	176,753 165,633 152,240 113,574	49,635 19,625 21,320 20,469	196,388 185,258. 173,560 134,044	99,787 91,855 75,574 58,958	25,000 25,000 25,000 27,500	65,611 66,449 68,724 62,216	190,398 183,304 169,298 148,674
COMMERCE, Albany.....1859. A. Van Allen, Pres., R. V. DeWitt, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	421,278 418,657 429,015 401,814	81,692 74,338 55,938 48,611	139,586 144,319 173,077 153,203	115,992 105,960 83,143 66,176	19,088 20,437 18,842 18,965	135,080 126,397 101,985 85,141	79,310 65,095 40,976 32,690	14,000 24,000 20,000 24,000	45,697 43,261 37,949 28,510	139,007 132,356 98,925 85,200
COMMERCIAL, New York.....1850. D. Quackenbush, Pres., Walter Lawrence, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	506,622 501,614 530,712 513,544	246,242 206,914 234,112 201,143	60,380 94,700 96,600 112,401	378,363 339,441 344,918 307,498	13,187 20,816 22,643 23,498	392,050 360,257 367,561 330,996	248,481 220,603 264,308 181,723	19,965 19,932 19,823 20,089	140,798 128,827 128,347 120,070	409,244 369,362 412,478 321,882
COMMERCIAL MUTUAL (Marine), New York.....1842. W. I. Comes, Pres., H. D. King, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	705,733 803,108 842,348 802,761	676,936 736,398 738,120 740,649	28,597 66,710 104,228 62,122	197,217 210,725 200,328 163,553	34,260 36,153 47,722 60,429	231,477 246,878 248,050 223,982	174,742 162,147 118,914 119,698	35,464 35,408 36,882 37,122	62,207 84,990 99,369 70,674	272,413 282,545 181,401 227,494
CONTINENTAL, New York.....1852. Geo. T. Hope, Pres., Cyrus Peck, Sec.	1882 1881 1880 1879	1,000,000 1,000,000 1,000,000 1,000,000	4,450,535 4,207,206 3,888,720 3,478,188	1,892,669 1,800,485 1,632,584 1,372,869	1,557,865 1,406,721 1,256,126 1,105,319	2,153,291 2,041,235 1,759,601 1,514,069	221,949 187,170 186,592 174,587	2,375,240 2,228,405 1,946,193 1,688,656	1,164,292 1,097,400 801,704 825,954	151,008 144,424 138,010 137,270	842,431 777,193 687,428 619,534	2,157,731 2,019,023 1,627,142 1,582,758
DUTCHESS COUNTY MUTUAL, Poughkeepsie...1836. P. R. Sleight, Pres., C. H. Vail, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	166,793 147,645 148,376 137,203	114,147 96,789 104,464 103,143	52,646 50,856 43,912 34,060	84,234 63,659 61,062 59,994	11,263 5,147 5,005 7,361	95,497 68,806 66,067 67,355	34,608 44,540 53,860 51,224	..... ..... * 335 * 229	27,229 20,473 13,277 13,944	61,837 65,013 67,472 65,397
EAGLE, New York.....1806 A. J. Clinton, Pres., Thos. J. Gaines, Sec.	1882 1881 1880 1879	300,000 300,000 300,000 300,000	1,027,518 988,992 969,116 903,871	71,158 71,004 67,950 59,458	656,960 617,928 601,166 544,413	96,952 89,761 98,529 95,524	50,336 46,926 47,806 46,268	147,288 136,687 146,335 141,792	33,380 32,223 32,051 42,473	44,415 45,294 44,966 44,946	47,549 55,045 39,635 59,628	125,344 132,562 116,592 140,047

\* Returned to policyholders.

† Includes outstanding scrip.

‡ Includes payments to scripolders.

§ Payments to Scripolders.

NEW YORK—Continued.												
EMPIRE CITY, New York.....1850. Wm. A. Burdis, Pres., L. Murray, Jr., Sec.	1882	200,000	285,600	44,537	40,063	59,299	11,935	71,234	52,365	14,000	24,054	90,419
	1881	200,000	305,142	50,216	54,896	62,217	13,119	75,336	+ 62,081	14,000	27,205	103,286
	1880	200,000	309,056	34,989	74,067	57,697	15,280	72,977	40,819	14,000	26,594	81,413
	1879	200,000	314,558	40,700	73,858	54,362	15,705	70,067	47,800	19,945	29,815	97,540
ERIE COUNTY MUTUAL, Buffalo.....1874. August Beck, Pres., J. Timmerman, Sec.	1882	Mutual.	79,003	13,449	65,554	21,372	4,446	25,837	4,539	.....	7,024	11,563
	1881	Mu'u l.	65,191	11,333	53,858	16,616	3,593	20,209	5,886	.....	6,551	12,437
	1880	Mutual.	57,410	10,264	47,146	15,643	3,924	19,568	3,144	.....	6,556	9,700
	1879	Mutual.	47,497	15,634	31,863	27,517	1,716	29,233	1,039	.....	6,351	7,371
EXCHANGE, New York.....1853. R. C. Cumbs, Pres., G. W. Montgomery, Sec.	1882	200,010	338,978	65,992	72,976	129,914	15,552	145,466	80,112	17,001	51,621	148,734
	1881	200,010	337,428	59,187	78,231	110,621	19,032	129,853	70,903	20,001	55,874	146,778
	1880	200,010	351,508	65,908	85,590	135,426	26,080	155,506	94,342	26,001	55,484	169,827
	1879	200,010	370,376	77,512	92,854	116,081	13,634	139,716	70,449	20,001	57,006	147,456
FARRAGUT, New York.....1872. J. M. Furman, Pres., Samuel Darbee, Sec.	1882	200,000	417,218	107,017	110,201	158,435	16,955	175,390	89,610	24,000	71,501	185,111
	1881	200,000	436,991	112,920	124,071	157,078	19,621	176,699	87,075	24,000	77,579	188,654
	1880	200,000	439,466	106,289	133,177	156,042	18,873	174,915	68,360	30,000	75,895	174,255
	1879	200,000	422,789	83,956	138,833	123,311	21,620	144,931	48,523	30,000	68,686	147,209
FIREMANS TRUST, Brooklyn.....1859. D. Johnson, Pres., E. B. Wood, Sec.	1882	150,000	222,937	44,140	28,797	93,957	8,894	102,851	93,185	15,000	33,606	141,791
	1881	150,000	265,780	57,660	58,120	95,388	11,906	107,294	67,049	15,000	27,935	109,984
	1880	150,000	265,689	51,618	64,071	62,425	11,439	73,864	48,188	15,000	24,503	87,691
	1879	150,000	208,328	42,179	76,147	56,519	11,715	68,234	34,475	16,500	26,088	77,063
FIREMENS, New York.....1825. John F. Halsted, Pres., P. H. Oakley, Sec.	1882	204,000	288,637	44,058	40,579	56,020	11,889	67,909	60,506	12,240	26,495	99,241
	1881	204,000	318,208	59,108	55,100	59,776	15,297	75,073	37,933	17,340	26,433	81,706
	1880	204,000	322,035	52,787	65,248	58,574	16,121	74,695	35,923	14,280	26,082	76,285
	1879	204,000	321,835	48,898	68,936	55,375	15,185	70,560	30,682	17,340	27,100	75,122
FRANKLIN AND EMPORIUM, New York.....1879. George Alger, Pres., F. A. Burgason, Sec.	1882	200,000	375,665	46,832	128,833	78,285	20,590	98,875	56,351	24,000	29,970	110,321
	1881	200,000	386,948	41,326	145,622	69,914	19,453	89,397	44,458	22,000	32,980	99,438
	1880	200,000	387,191	41,772	145,419	59,042	18,383	77,425	41,416	22,000	25,794	89,210
	1879	200,000	372,594	35,832	136,762	50,297	20,314	70,611	21,573	14,000	25,765	61,338
GERMAN-AMERICAN, New York.....1872. E. Oeltermann, Pres., John W. Murray, Vice- Pres., James A. Silvey, Sec.	1882	1,000,000	3,704,275	1,184,697	1,519,578	1,480,122	133,393	1,622,515	765,909	120,000	507,004	1,392,913
	1881	1,000,000	3,453,748	1,038,508	1,415,240	1,363,948	126,016	1,490,564	652,859	120,000	443,890	1,216,749
	1880	1,000,000	3,094,030	981,939	1,112,091	1,159,910	118,509	1,278,419	504,338	100,000	397,662	1,002,000
	1879	1,000,000	2,619,368	743,702	875,666	993,481	119,207	1,112,688	513,946	100,000	388,754	1,002,700
† GERMANIA, New York.....1859. R. Garrigue, Pres., Hugo Schumann, Sec.	1882	1,000,000	2,566,658	824,045	712,613	1,146,075	102,158	1,248,233	572,097	100,000	456,654	1,128,751
	1881	1,000,000	2,471,061	647,692	823,369	963,819	1,5135	1,068,954	476,062	100,000	415,092	991,154
	1880	1,000,000	2,365,293	523,206	842,087	758,403	97,915	856,318	291,750	85,000	352,728	729,478
	1879	500,000	1,666,831	414,077	752,754	549,568	72,153	621,721	230,383	70,000	308,581	608,964
GLEN COVE MUTUAL, Glen Cove.....1837. Ebenezer Kellum, Pres., D. V. Weeks, Sec.	1882	Mutual.	77,089	9,653	67,436	13,485	4,030	17,515	3,897	.....	9,483	13,380
	1881	Mutual.	76,544	9,628	66,917	14,698	4,622	19,320	4,536	.....	7,577	12,113
	1880	Mutual.	68,017	9,628	58,389	15,446	3,408	18,854	10,158	* 769	6,845	17,772
	1879	Mutual.	69,483	10,509	58,975	17,436	4,251	21,687	5,619	.....	9,530	15,149

\* Returned to policy holders. † Loss on called United States bonds (\$24,383) included. ‡ The Germania and Hanover Insurance Companies do a combined agency business under the name of the New York Underwriters' Agency.



## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in U. S.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
NEW YORK—Continued.												
GLENS FALLS, Glens Falls.....1849.	1882	\$ 200,000	1,212,330	377,902	634,428	409,800	46,852	456,652	187,292	20,000	\$ 152,382	\$ 359,674
R. M. Little, Pres., J. L. Cunningham, Sec.	1881	200,000	1,115,414	221,257	594,157	325,371	43,069	368,440	185,616	20,000	103,664	309,280
	1880	200,000	1,039,240	307,155	532,085	299,953	43,347	343,300	186,907	20,000	99,048	305,955
	1879	200,000	966,598	313,380	453,217	301,891	44,943	346,235	166,117	20,000	96,630	282,747
GLOBE, New York.....1863.	1882	200,000	362,759	52,712	110,073	83,248	17,097	100,345	75,599	20,000	37,013	132,612
A. A. Reeves, Pres., E. E. Holley, Sec.	1881	200,000	388,343	68,305	120,038	82,654	17,956	100,610	34,705	20,000	37,853	92,558
	1880	200,000	380,809	51,749	129,060	78,925	17,975	96,900	54,685	20,000	37,379	112,064
	1879	200,000	384,227	65,976	118,251	104,089	19,354	123,443	50,442	20,000	51,166	121,608
GREAT WESTERN (Marine), New York.....1855.	1882	662,080	955,491	239,832	53,579	460,032	27,225	487,258	329,144	23,183	79,762	432,089
F. Moiz, Pres., W. T. Lockwood, Sec.	1881	662,080	939,524	254,991	22,452	596,324	28,588	624,912	524,125	26,446	94,923	645,494
	1880	662,080	1,031,316	287,084	82,152	731,109	32,473	763,582	543,205	59,576	94,130	696,911
	1879	662,080	924,051	211,089	50,882	425,803	43,502	469,305	317,426	33,678	73,561	424,665
GREENWICH, New York.....1834.	1882	200,000	916,131	405,639	310,492	513,896	33,002	546,898	261,418	60,000	169,307	490,725
S. C. Harriot, Pres., Mason A. Stone, Sec.	1881	200,000	805,082	266,787	338,295	353,112	36,851	389,963	177,500	60,000	130,280	367,780
	1880	200,000	748,933	214,476	334,457	296,032	30,289	326,321	134,651	60,000	125,604	320,255
	1879	200,000	680,906	137,156	343,750	238,320	23,254	261,574	97,554	60,000	101,485	259,039
GUARDIAN, New York.....1865.	1882	200,000	255,935	49,989	5,946	69,748	11,193	78,941	41,573	11,000	35,638	88,211
Wm. C. Thompson, Pres., W. K. Paye, Sec.	1881	200,000	259,921	39,916	20,005	74,077	10,465	84,542	48,626	12,000	38,755	99,381
	1880	200,000	273,685	50,921	22,764	79,560	10,984	90,544	74,843	13,000	42,691	130,534
	1879	200,000	273,231	50,323	22,908	75,747	12,236	87,983	36,881	14,000	40,783	91,664
HAMILTON, New York.....1852.	1882	150,000	339,608	85,172	104,436	97,880	14,258	112,138	61,676	15,040	39,217	115,933
D. D. Whitney, Pres., D. D. Leeds, Sec.	1881	150,000	353,727	79,442	124,285	94,635	13,591	108,226	68,985	15,034	39,918	123,937
	1880	150,000	353,476	70,224	133,252	82,532	13,578	96,110	37,770	18,890	35,253	91,913
	1879	150,000	326,751	55,945	120,806	55,028	22,195	77,223	27,280	18,805	31,708	77,793
† HANOVER, New York.....1852.	1882	1,000,000	2,559,299	843,644	715,655	1,083,046	107,228	1,190,374	688,927	100,000	405,107	1,194,034
B. S. Walcott, Pres., I. Remsen Lane, V. P. & S.	1881	1,000,000	2,565,141	732,397	832,744	996,604	593,055	1,589,719	531,512	75,000	370,935	977,447
	1880	500,000	1,900,082	569,455	830,627	735,874	73,707	809,581	314,633	50,000	296,740	661,373
	1879	500,000	1,650,701	464,756	685,945	576,046	72,878	648,924	303,908	100,000	272,061	675,969
HOME, New York.....1853.	1882	3,000,000	7,208,489	2,434,428	1,774,061	2,745,663	241,154	3,086,817	1,569,511	300,000	1,041,719	2,911,230
C. J. Martin, Pres., J. H. Washburn, Sec.	1881	3,000,000	6,995,509	2,189,328	1,806,181	2,455,254	260,549	2,715,803	1,311,897	300,000	983,729	2,595,626
	1880	3,000,000	6,860,505	2,221,259	1,639,246	2,524,140	284,596	2,808,736	1,301,712	300,000	940,433	2,542,145
	1879	3,000,000	6,410,988	2,090,203	1,320,785	2,519,940	322,879	2,852,819	1,493,213	300,000	1,009,357	2,802,570

† The Germania and Hanover Insurance Companies do a combined agency business under the name of the New York Underwriters' Agency.

NEW YORK—Continued.										
HOWARD, New York.....1885. Henry A. Oakley, Pres., Chas. A. Hull, Sec.	1882	500,000	827,976	263,743	64,233	358,149	40,743	398,892	268,079	25,000
	1881	500,000	851,448	231,403	120,045	322,419	35,275	357,694	165,175	50,000
	1880	500,000	812,784	163,974	148,810	254,988	35,869	290,857	105,419	50,000
	1879	500,000	746,405	129,589	116,816	200,660	35,611	236,271	131,910	25,000
IRVING, New York.....1872. Albo De Bernales, Pres., W. F. R. Mills, Acting Sec.	1882	200,000	248,536	48,310	226	80,757	9,169	89,926	65,315	.....
	1881	200,000	252,835	49,864	2,974	84,355	11,875	96,230	54,043	19,950
	1880	200,000	257,835	38,669	19,166	73,184	10,401	83,585	39,259	14,325
	1879	200,000	247,822	41,334	6,488	65,838	14,997	80,835	48,962	16,674
JEFFERSON, New York.....1864. Sam'l E. Belcher, Pres., W. B. Flower, Sec.	1882	200,010	599,830	45,230	284,590	61,414	23,779	85,193	19,272	a 38,002
	1881	200,010	540,334	41,239	299,085	59,554	26,686	86,240	20,974	a 40,365
	1880	200,010	544,696	41,306	303,380	52,122	27,524	79,646	15,546	a 31,734
	1879	200,010	523,716	32,930	290,776	40,158	29,512	69,670	29,927	a 28,691
KINGS COUNTY, Brooklyn.....1858. E. T. Backhouse, Pres., Henry Pope, Sec.	1882	150,000	407,191	63,359	193,832	95,673	13,668	119,341	42,253	30,000
	1881	150,000	403,620	47,836	205,784	86,939	22,751	109,690	34,092	30,000
	1880	150,000	403,410	48,387	205,023	82,442	28,314	110,756	42,731	30,000
	1879	150,000	385,531	43,782	191,749	74,578	21,951	96,529	32,476	30,000
KNICKERBOCKER, New York.....1867. Isaac D. Cole, Pres., E. W. Albro, Sec.	1882	210,000	323,811	27,254	86,557	42,730	13,581	56,311	35,644	.....
	1881	280,000	316,703	30,686	6,017	45,119	12,505	57,624	48,656	.....
	1880	280,000	320,077	37,779	2,298	90,284	30,507	120,791	68,236	.....
	1879	280,000	335,006	50,067	4,939	88,483	20,712	109,195	59,091	14,000
LA FAYETTE, Brooklyn.....1856. Hubert Giroux, Pres., G. W. Hunt, Sec.	1882	150,000	291,326	82,672	58,654	152,633	14,720	167,353	106,701	15,000
	1881	150,000	318,292	67,739	100,553	107,672	15,778	123,450	69,832	15,000
	1880	150,000	324,536	76,607	97,929	113,101	19,687	132,788	91,828	15,000
	1879	150,000	354,088	69,283	134,805	110,374	22,335	132,709	77,707	21,000
LONG ISLAND, Brooklyn.....1833. Jonathan Ogden, Pres., Henry Blatchford, Sec.	1882	300,000	482,419	77,500	104,919	158,276	21,771	180,047	93,680	30,000
	1881	300,000	511,001	95,053	115,948	130,557	27,752	158,309	106,571	a 32,629
	1880	300,000	545,752	83,720	162,032	113,971	† 124,896	238,867	86,227	a 36,421
	1879	200,000	512,192	59,602	252,590	78,505	27,903	106,408	33,273	a 38,161
LOBILLARD, New York.....1871. Carlisle Norwood, Pres., E. B. Magnus, Sec.	1882	300,000	397,094	82,371	14,723	138,978	13,971	152,949	83,124	9,000
	1881	300,000	406,123	78,722	27,401	131,465	14,698	146,163	82,636	.....
	1880	300,000	402,940	92,371	10,569	139,401	20,244	159,645	79,136	24,000
	1879	300,000	412,835	81,732	31,103	115,904	20,933	136,837	75,266	15,000
* LLOYDS PLATE GLASS, New York.....1882. J. G. Beemer, Pres., Wm. T. Woods, Sec.	1882	100,000	126,049	23,544	2,505	21,689	875	22,564	4,814	.....
	1881	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
	1880	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
	1879	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
MANUFACTURERS AND BUILDERS, New York...1870. Edw. V. Loew, Pres., J. J. Nestell, Sec.	1882	200,000	429,205	72,935	156,270	111,137	22,179	133,316	74,542	13,880
	1881	200,000	435,259	62,766	172,493	93,693	23,914	117,607	62,098	24,000
	1880	200,000	468,659	76,046	192,613	115,923	25,132	141,055	60,251	24,000
	1879	200,000	459,746	76,837	182,909	128,365	24,044	152,409	52,313	24,000

\* Began business as an incorporated company September 4, 1882; devoted solely to insurance against breakage of plate glass. † Includes \$100,000 new capital paid in. a Includes payments to scripholders.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
NEW YORK—Continued.												
MECHANICS, Brooklyn.....1857. John K. Oakley, Pres., Walter Nichols, Sec.	1882 1881 1880 1879	\$250,000 250,000 150,000 150,000	\$497,437 483,714 356,830 349,083	\$92,814 67,738 37,339 37,586	\$154,623 166,006 169,491 161,496	\$171,298 118,329 80,118 70,086	\$23,617 † 119,115 16,884 18,324	\$194,915 † 237,444 97,002 88,410	\$78,440 50,375 43,577 39,281	\$25,000 23,000 21,000 30,000	\$83,260 49,113 36,053 37,272	\$186,700 122,488 100,630 106,553
MECHANICS AND TRADERS, New York.....1853. James R. Lott, Pres., J. M. Tompkins, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	503,910 520,391 537,029 510,245	154,982 120,002 101,825 73,767	148,928 200,389 235,204 236,478	266,600 281,650 186,701 151,039	25,612 29,030 26,569 30,643	292,212 310,680 213,270 181,682	192,873 202,680 120,696 137,932	22,000 28,000 24,000 40,000	79,687 84,763 58,785 60,401	294,560 315,448 203,481 238,333
MERCANTILE, New York.....1852. W. A. Anderson, Pres., C. W. Parmelee, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	238,144 249,482 259,182 267,796	30,897 29,212 29,031 30,964	7,247 20,270 30,151 36,832	41,409 43,238 44,208 46,044	11,517 9,811 13,604 14,537	52,926 53,049 57,812 60,581	25,571 24,192 20,779 24,754	14,000 16,000 20,000 20,000	22,506 23,804 22,557 25,910	62,077 63,996 63,336 70,664
*METROPOLITAN PLATE GLASS, New York.....1874. Henry Harteau, Pres., Thos. S. Thorpe, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	177,663 166,692 152,812 140,649	47,811 39,975 31,270 28,292	29,852 26,717 21,542 12,357	84,844 78,907 57,632 51,654	6,038 5,637 5,406 5,203	90,882 84,544 63,038 56,857	30,970 25,207 18,258 15,500	10,000 10,000 10,000 10,000	40,610 36,968 29,876 25,699	81,580 72,175 58,134 51,199
MERCHANTS, New York.....1850. C. B. V. Ostrander, Pres., Jno. L. Douglass, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	412,171 434,821 429,721 457,256	82,477 74,501 69,021 82,650	129,694 160,320 160,700 174,606	114,799 107,361 102,016 107,060	18,684 21,871 24,189 23,447	133,483 129,232 126,205 130,507	83,968 45,480 65,716 81,284	10,000 20,000 20,000 26,000	61,732 64,253 59,213 69,957	155,700 129,733 144,929 177,241
MONTAUK, Brooklyn.....1857. D. F. Fernald, Pres., Geo. F. Malby, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	337,696 352,529 341,165 353,721	67,636 68,773 75,564 52,627	70,060 83,756 65,601 101,097	92,876 87,581 110,659 81,768	16,983 23,070 17,920 21,658	109,859 110,651 128,579 103,426	65,799 63,191 89,681 43,361	20,000 10,000 20,000 20,000	42,149 37,566 44,931 33,897	127,928 110,757 154,612 97,258
MUTUAL, New York.....1882. Edward A. Moen, Pres., P. B. Armstrong, Sec.	1882 1881 1880 1879	† 200,000 (d) (d) (d)	247,729 (d) (d) (d)	16,583 (d) (d) (d)	31,146 (d) (d) (d)	86,317 (d) (d) (d)	2,745 (d) (d) (d)	89,062 (d) (d) (d)	29,751 (d) (d) (d)	..... (d) (d) (d)	9,735 (d) (d) (d)	39,486 (d) (d) (d)
MUT. INS. CO. OF THE CITY & CO. OF ALBANY..1836. Henry H. Martin, Pres., G. N. Cuyler, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	106,737 103,313 98,773 87,508	15,200 15,150 15,700 15,100	91,537 88,163 83,072 72,408	10,365 9,862 10,539 11,589	3,340 2,505 4,710 2,432	13,705 12,367 15,249 14,021	6,635 7,625 3,737 587	..... ..... ..... .....	5,553 5,565 5,470 5,532	12,188 13,190 9,207 6,119

\* Devoted to insurance against the break age of plate glass.

† Includes \$100,000 new capital paid in.  
organized February 1, 1869.

‡ Guaranteed capital.

§ Started business in June, 1882.

NEW YORK—Continued.												
NASSAU, Brooklyn.....1852. Thomas B. Jones, Pres., Wm. T. Lane, Sec.	1882	200,000	395,178	39,585	155,593	64,704	26,006	90,810	42,096	28,000	35,855	105,951
	1881	200,000	410,736	46,470	164,266	66,880	28,146	95,026	20,322	28,000	34,712	83,034
	1880	200,000	393,333	44,001	149,332	66,862	30,497	97,359	42,729	28,000	34,284	105,013
	1879	200,000	387,064	40,052	147,012	69,628	31,104	100,732	46,678	40,000	35,904	122,582
NATIONAL, New York.....1838. Henry T. Drowne, Pres., F. J. Walton, Sec.	1882	200,000	387,182	119,713	67,469	220,863	19,885	240,748	184,925	20,000	97,938	302,863
	1881	200,000	452,016	151,839	100,177	285,438	19,189	304,627	154,992	20,000	112,208	287,200
	1880	200,000	433,082	111,536	121,546	193,327	19,160	212,487	83,561	20,000	83,987	187,548
	1879	200,000	388,158	87,769	100,389	154,351	23,020	177,371	86,611	20,000	78,424	185,035
* NEW YORK BOWERY, New York.....1833. John A. Delanoy, Jr., Pres., Henry Griffen, Sec.	1882	300,000	912,877	236,505	376,372	332,244	4,308	336,552	217,060	60,000	106,701	383,761
	1881	300,000	913,886	168,446	445,440	273,141	44,651	317,792	167,562	60,000	79,618	307,180
	1880	300,000	888,421	140,844	447,577	212,438	30,903	243,341	119,485	30,000	68,834	218,319
	1879	300,000	792,823	106,248	386,576	161,689	57,765	200,378	74,037	60,000	70,299	204,336
NEW YORK EQUITABLE, New York.....1823. John Miller, Pres., Charles L. Gunn, Sec.	1882	210,000	574,377	29,842	334,535	43,557	25,328	68,885	22,125	17,850	23,763	63,738
	1881	210,000	569,718	34,859	324,859	44,407	24,693	69,100	24,843	21,000	28,353	74,196
	1880	210,000	566,159	33,332	322,827	47,003	27,189	74,192	16,786	21,000	27,170	64,956
	1879	210,000	553,549	26,353	317,196	46,192	27,922	74,114	22,105	31,500	25,519	79,124
NEW YORK FIRE, New York.....1832. Daniel Underhill, Pres., A. Colson, Sec.	1882	200,000	371,871	120,142	51,729	208,568	17,190	225,758	164,691	20,000	60,947	245,688
	1881	200,000	405,084	133,430	71,654	204,594	19,853	224,447	142,268	20,000	66,100	228,368
	1880	200,000	392,950	94,258	98,692	136,565	20,952	157,517	92,706	20,000	50,484	163,190
	1879	200,000	378,207	48,477	129,730	72,592	21,481	94,074	55,926	24,000	41,309	121,235
NEW YORK MUTUAL (Marine), New York.....1851. T. B. Blecker, Jr., Pres., Edward Laraque, Sec.	1882	Mutual.	687,700	676,820	10,879	184,747	25,079	209,827	175,891	b 27,276	31,215	234,382
	1881	Mutual.	692,263	677,503	14,708	179,875	28,844	208,719	132,015	.....	57,725	189,740
	1880	Mutual.	687,121	683,873	3,248	111,597	31,082	142,679	118,294	b 94,690	24,844	237,828
	1879	Mutual.	726,585	698,885	27,700	101,099	33,355	134,454	71,478	b 3,571	36,734	111,783
NIAGARA, New York.....1850. Peter Notman, Pres., T. F. Goodrich, Sec.	1882	500,000	1,776,836	737,600	539,236	980,663	67,919	1,048,582	579,436	70,007	360,099	1,009,542
	1881	500,000	1,735,563	595,236	640,327	737,814	87,786	825,600	359,784	69,693	329,246	758,723
	1880	500,000	1,557,487	439,128	618,359	598,891	90,624	689,515	247,449	65,000	247,751	560,200
	1879	500,000	1,351,777	334,140	517,638	413,563	86,322	482,385	249,884	60,001	188,119	498,004
NORTH RIVER, New York.....1822. Peter R. Warner, Pres., Leonard Warner, Sec.	1882	350,000	458,276	12,185	96,091	22,678	21,758	44,436	752	28,430	20,230	49,412
	1881	350,000	461,983	13,961	98,022	23,762	13,494	47,256	2,108	27,335	30,051	59,494
	1880	350,000	470,696	20,208	100,488	25,658	28,273	53,931	5,732	28,076	15,972	49,780
	1879	350,000	472,122	13,974	108,148	26,803	27,730	54,533	4,264	27,900	23,465	55,629
ORIENT MUTUAL (Marine), New York.....1854. Eugene Dutilh, Pres., Charles Irving, Sec.	1882	Mutual.	898,197	702,726	195,471	289,639	44,198	333,837	257,619	b 444	79,687	337,750
	1881	Mutual.	929,737	767,323	162,414	555,025	38,086	593,111	508,529	c 39,951	96,344	644,824
	1880	Mutual.	1,125,470	889,547	235,923	801,740	40,945	842,685	641,415	b 39,011	155,446	835,861
	1879	Mutual.	1,116,790	796,705	152,085	586,445	34,655	621,100	413,704	b 1,674	119,667	535,045
* PACIFIC, New York.....1851. Thos. F. Jeremiah, Pres., Frank T. Stinson, Sec.	1882	200,000	720,898	149,995	370,908	206,966	28,993	235,959	116,313	32,000	87,137	235,450
	1881	200,000	713,964	128,957	385,007	184,609	29,220	213,829	103,771	40,000	79,149	222,920
	1880	200,000	722,320	93,645	428,675	157,061	35,649	192,710	65,419	40,000	72,539	177,958
	1879	200,000	684,329	85,276	399,053	122,030	32,816	154,846	70,224	40,000	66,506	176,730

\* The New York Bowery and Pacific Insurance Companies do a combined agency business under the name of the New York Alliance. b Paid to scripholders. c Includes outstanding scrip.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in U.S.	Capital, Paid up,	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
NEW YORK—Continued.												
PARK, New York.....1853. Wm. Jaffray, Pres., Wm. Valentine, Sec.	1882	\$200,000	\$333,762	\$46,366	\$87,396	\$64,133	\$14,400	\$78,533	\$37,217	\$24,000	\$31,136	\$92,354
	1881	200,000	339,374	45,174	94,200	62,502	14,550	77,052	21,989	24,000	31,513	77,502
	1880	200,000	346,363	37,271	109,092	62,539	14,755	77,294	25,635	24,000	29,130	78,765
	1879	200,000	323,673	33,936	89,738	50,906	14,998	65,904	28,717	24,000	25,560	78,277
PEOPLES, New York.....1851. Fred. V. Price, Pres., A. C. Milne, Sec.	1882	200,000	367,736	70,446	97,290	108,038	15,630	123,668	50,213	20,000	43,658	113,871
	1881	200,000	358,009	57,725	100,284	90,365	13,043	103,418	45,428	20,000	39,650	105,078
	1880	200,000	345,842	40,144	105,698	66,785	15,770	82,555	46,956	19,000	27,497	93,453
	1879	150,000	284,897	31,157	103,740	50,495	12,426	62,921	20,677	18,000	26,428	65,105
PETER COOPER, New York.....1853. Nathan C. Ely, Pres., W. H. Riblet, Sec.	1882	150,000	370,072	18,163	201,909	25,274	13,809	39,081	2,882	24,000	15,677	42,559
	1881	150,000	374,685	17,013	207,672	25,024	13,151	38,175	2,020	30,000	15,502	47,522
	1880	150,000	368,868	16,033	202,835	28,892	14,661	43,553	1,364	27,000	14,908	43,272
	1879	150,000	354,863	14,820	190,043	28,311	16,856	45,167	6,341	30,000	20,235	56,576
PHENIX, Brooklyn.....1853. Stephen Crowell, Pres., W. R. Crowell, Vice- Pres., Philander Shaw, Sec.	1882	1,000,000	3,295,327	1,650,852	644,475	2,496,610	100,529	2,607,139	1,219,600	100,000	869,104	2,188,704
	1881	1,000,000	2,826,875	1,315,268	511,607	2,069,033	93,623	2,162,656	1,077,497	100,000	744,751	1,922,248
	1880	1,000,000	2,538,259	1,136,775	401,484	2,182,977	101,039	2,284,016	1,418,888	100,000	789,982	2,308,870
	1879	1,000,000	2,478,640	1,011,553	467,087	2,162,588	105,172	2,267,760	1,777,682	100,000	687,931	2,565,613
RICHMOND COUNTY MUTUAL, Richmond.....1836. R. Lord, Pres., Henry B. Metcalf, Sec.	1882	Mutual.	35,276	4,175	31,101	2,928	1,329	4,257	609	.....	2,073	2,682
	1881	Mutual.	34,058	4,475	29,583	6,435	1,515	7,950	3,285	.....	2,113	5,398
	1880	Mutual.	35,382	5,350	30,032	4,009	1,368	5,377	2,085	.....	2,425	4,510
	1879	Mutual.	33,485	13,877	20,608	5,308	1,627	6,935	2,513	.....	2,126	4,639
ROCHESTER-GERMAN, Rochester.....1872. Frederick Cook, Pres., H. F. Atwood, Sec.	1882	200,000	504,512	180,415	124,097	281,588	21,341	302,929	184,335	16,000	95,382	295,717
	1881	200,000	493,786	158,340	135,446	261,995	22,951	284,946	170,356	20,000	89,672	280,028
	1880	200,000	468,984	145,474	123,510	235,551	25,401	260,952	133,227	20,000	76,006	229,233
	1879	200,000	437,265	117,193	120,072	207,352	25,278	230,410	110,278	24,000	63,768	198,046
RUTGERS, New York.....1853. Ed. B. Fellows, Pres., Jos. F. Hanford, Sec.	1882	200,000	397,937	42,186	155,751	85,870	19,251	105,121	44,899	28,000	50,118	123,017
	1881	200,000	420,323	49,435	170,888	87,354	18,959	106,313	40,716	28,000	44,079	112,795
	1880	200,000	419,776	51,503	168,273	85,007	23,900	108,907	43,061	40,000	44,096	127,157
	1879	200,000	428,953	53,618	175,334	76,500	26,518	103,019	30,892	40,000	51,030	121,922
STANDARD, New York.....1859. Wm. M. St. John, Pres., R. H. Mayers, Sec.	1882	200,000	405,822	69,661	136,161	100,408	16,629	117,037	88,722	14,000	42,058	144,780
	1881	200,000	442,088	86,057	156,031	107,560	21,544	129,104	61,752	24,920	45,956	132,628
	1880	200,000	436,737	61,592	175,145	100,639	18,514	119,154	51,118	24,920	42,726	118,764
	1879	200,000	426,949	57,858	169,091	83,725	22,144	105,870	36,076	19,930	37,675	93,681



NEW YORK—Continued.

STAR, New York.....1864. Nicholas C. Miller, Pres., J. M. Hodges, Sec.	1882 1881 1880 1879	500,000 500,000 500,000 300,000	759,141 896,001 864,400 585,510	246,642 378,836 255,597 163,919	12,499 17,165 108,803 121,591	359,210 608,107 388,498 230,494	33,204 32,135 33,188 29,241	392,414 640,242 421,666 259,735	326,539 347,769 173,486 138,143	..... 45,000 40,000 36,000	170,840 209,878 167,612 101,406	497,379 602,647 381,098 275,549
STERLING, New York.....1864. A. L. Souldard, Pres., Louis P. Bayard, Sec.	1882 1881 1880 1879	350,000 350,000 200,000 200,000	421,922 419,750 275,953 274,034	51,654 42,230 51,428 45,514	20,268 27,520 24,525 28,520	93,998 72,394 82,134 66,353	15,656 17,761 10,961 12,872	109,654 90,155 93,095 79,225	60,929 63,226 49,730 23,438	..... ..... 14,000 17,000	50,265 45,583 42,955 37,646	111,194 108,809 106,685 78,084
STUYVESANT, New York.....1850. S. P. Patterson, Pres., Geo. B. Rhoads, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	379,173 379,061 375,468 364,489	38,954 41,445 38,885 27,404	140,219 137,616 136,583 137,085	67,347 59,469 61,134 49,098	20,170 17,953 17,300 19,388	87,517 77,422 78,434 68,486	33,664 22,430 34,844 27,365	20,000 20,000 20,000 20,000	32,370 33,915 25,647 30,234	86,034 76,345 80,491 77,599
SUFFOLK COUNTY MUTUAL, Southold.....1836. H. H. Case, Pres., F. H. Overton, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	29,974 30,861 31,485 29,222	6,000 ..... 6,000 15,000	23,974 ..... 25,485 14,222	5,109 4,794 5,032 5,273	1,454 1,770 1,655 1,322	6,563 6,564 6,687 6,595	5,427 4,663 2,267 4,714	..... ..... ..... .....	2,163 2,161 1,974 2,203	7,590 6,824 4,241 6,917
SUN MUTUAL (Marine), New York.....1841. J. P. Paulison, Pres., J. P. Nichols, Sec.	1882 1881 1880 1879	500,000 500,000 500,000 500,000	510,707 510,533 594,605 651,969	53,371 78,845 128,082 169,758	— 42,664 68,312 33,477 17,789	111,471 163,646 292,325 237,865	15,979 14,946 22,642 22,622	127,450 178,592 314,367 259,887	79,314 200,987 314,172 109,203	681 15,000 20,220 17,583	57,457 67,897 74,022 108,729	136,852 283,885 408,415 235,515
UNION, Buffalo.....1874. Joseph Churchyard, Pres., A. Martin, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	132,301 130,487 129,383 126,536	18,204 17,728 16,089 13,078	14,097 12,759 13,294 13,458	24,223 28,208 23,648 23,292	5,730 6,440 6,613 7,021	29,953 34,648 30,261 30,313	12,765 14,939 9,033 23,482	8,000 8,000 9,000 3,000	9,534 10,061 9,211 8,853	30,299 33,000 27,244 35,335
UNITED STATES, New York.....1824. W. W. Underhill, Pres., Geo. E. Cock, Sec.	1882 1881 1880 1879	250,000 250,000 250,000 250,000	530,252 501,237 500,265 483,470	48,830 20,137 22,980 18,066	231,422 231,100 227,285 215,404	90,445 28,753 31,081 31,948	17,766 18,470 21,528 26,337	108,211 47,223 52,609 58,285	23,911 14,555 12,225 17,781	24,493 25,186 24,722 27,712	41,886 23,642 18,854 27,692	90,290 63,385 55,801 73,185
WESTCHESTER, New York.....1837. Geo. R. Crawford, Pres., J. Q. Underhill, Sec.	1882 1881 1880 1879	300,000 300,000 300,000 300,000	924,010 902,092 850,723 831,121	439,989 427,050 399,724 409,619	184,021 175,042 150,999 121,502	572,396 559,528 520,115 512,996	34,001 33,968 37,102 38,144	606,397 593,496 557,217 551,140	320,957 315,320 315,629 329,404	30,000 30,127 29,978 29,979	230,140 207,525 201,140 184,137	581,097 552,972 546,747 543,520
WILLIAMSBURG CITY, Brooklyn.....1853. Edmund Driggs, Pres., N. W. Meserole, Sec.	1882 1881 1880 1879	250,000 250,000 250,000 250,000	1,068,647 1,074,005 1,010,836 1,019,553	395,044 323,619 311,264 325,857	423,603 500,186 449,572 443,696	506,771 444,650 427,009 364,020	51,869 53,590 45,080 55,161	558,640 498,240 472,089 419,181	299,036 195,452 220,976 185,098	50,260 49,910 49,910 49,875	236,292 199,766 188,720 162,980	585,588 445,128 459,606 397,953
NORTH CAROLINA HOME, Raleigh.....1868. John Garling, Pres., W. S. Primrose, Sec. & Treas.	1882 1881 1880 1879	(t) ..... ..... .....	(t) ..... ..... .....	(t) ..... ..... .....	(t) ..... ..... .....	(t) ..... ..... .....	(t) ..... ..... .....	(t) ..... ..... .....	(t) ..... ..... .....	(t) ..... ..... .....	(t) ..... ..... .....	(t) ..... ..... .....

† No information can be obtained regarding the standing of this company.

α Includes payment to scripholders, β Paid to scripholders.

— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in busi- ness	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
NORTH CAROLINA—Continued.												
WILMINGTON MUTUAL, Wilmington.....	1882	Mutual.	\$2,200	\$15,193	.....	\$3,166	\$79	\$3,245	\$13	.....	\$4,917	\$4,930
W. A. French, Pres., J. K. Brown, Sec.	1881	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	Mutual.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
OHIO.												
AMAZON, Cincinnati.....	1882	300,000	574,705	113,865	\$160,840	157,538	27,941	185,479	79,410	\$18,000	68,766	166,176
Gazzam Gano, Pres., J. H. Beattie, Sec.	1881	300,000	552,132	98,109	154,023	143,897	24,028	167,925	102,419	18,000	60,420	180,839
	1880	300,000	573,993	100,413	173,580	126,627	22,413	149,040	99,767	.....	58,156	157,923
	1879	300,000	571,322	107,893	163,429	119,045	29,813	148,863	89,464	24,148	60,047	173,659
AURORA FIRE AND MARINE, Cincinnati.....	1882	100,000	146,441	40,101	6,340	47,502	19,277	66,779	39,952	3,000	21,448	64,400
C. J. Kiebbiel, Pres., F. Goule, Sec.	1881	100,000	162,052	56,842	5,210	59,194	19,559	78,753	50,587	3,000	26,852	80,439
	1880	100,000	176,823	64,455	12,368	80,684	17,909	98,593	47,553	12,000	33,109	92,662
	1879	100,000	171,042	57,660	13,382	70,398	11,289	81,687	51,814	11,760	29,088	92,662
CAPITAL CITY MUTUAL, Columbus.....	1882	Mutual.	26,690	21,103	5,587	28,433	148	28,581	13,449	* 299	8,843	22,591
W. E. Guerin, Pres., F. Schwan, Sec.	1881	Mutual.	7,513	22,044	14,531	20,730	208	20,928	17,398	* 329	6,209	23,933
	1880	Mutual.	8,318	14,022	5,704	10,281	44	10,325	7,384	* 244	7,574	15,203
	1870	Mutual.	3,666	11,184	7,518	7,067	165	7,232	2,194	.....	4,631	6,825
CINCINNATI EQUITABLE, Cincinnati.....	1882	Mutual.	344,478	200,065	144,413	12,000	24,301	36,301	5,915	.....	9,833	15,748
S. S. Smith, Pres., T. S. Goodman, Sec.	1881	Mutual.	332,021	194,442	137,579	7,847	20,673	28,520	8,416	.....	7,122	15,538
	1880	Mutual.	320,799	193,073	127,726	3,935	12,786	16,721	2,084	.....	8,435	10,219
	1879	Mutual.	299,100	192,507	106,593	4,410	18,435	22,845	1,387	* 4,800	7,545	13,733
CINCINNATI, Cincinnati.....	1882	150,000	231,291	23,993	57,298	36,665	13,177	49,842	18,241	15,059	14,143	47,443
Jacob Burnet, Pres., L. L. Townley, Asst. Sec.	1881	150,000	236,888	24,286	62,602	31,251	11,846	43,097	12,892	15,095	12,775	40,702
	1880	150,000	228,402	20,145	58,257	30,045	10,889	40,934	10,016	15,414	11,578	37,008
	1879	150,000	211,710	18,960	42,750	28,305	13,622	41,297	15,652	14,815	12,839	43,306
CITIZENS, Cincinnati.....	1882	100,000	149,993	9,535	40,459	17,737	11,161	28,898	7,156	8,000	8,802	23,958
Lewis Glenn, Pres., John B. Abernathy, Sec.	1881	100,000	140,972	12,957	28,015	20,795	7,803	28,598	11,929	8,000	9,028	28,957
	1880	100,000	137,359	10,061	27,298	25,700	8,549	34,249	22,934	8,000	8,747	39,681
	1879	100,000	134,545	20,492	14,053	23,941	10,109	34,050	13,884	8,000	8,705	30,649
COLUMBIA, Dayton.....	1882	150,000	229,304	26,953	52,351	50,806	7,372	58,178	10,834	.....	22,512	33,343
E. M. Thresher, Pres., O. I. Gunkel, Sec.	1881	150,000	200,000	.....	50,000	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

\* Returned to policyholders. † Organized in January, 1882. ‡ The Ohio Insurance Report for 1881, under the head of delinquent companies says: "Three Ohio companies, the Eagle and the Citizens, of Cincinnati and the Dayton, of Dayton, have failed to file annual statements, as required by law, therefore no license has been issued to them." The Equitable of Cincinnati, also does not report to the Department.

OHIO—Continued.									
COLUMBUS MUTUAL, Columbus.....1878. W. E. Guerin, Pres., F. Schwan, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	23,051 13,933 4,686 986	27,883 20,757 11,393 6,795	-4,832 -6,824 -6,707 -5,809	20,913 15,930 6,123 642	..... ..... ..... 89	20,913 15,930 6,123 6,511	18,912 12,077 2,531 5,466
COMMERCIAL, Cincinnati.....1838. J. A. Townley, Pres., J. Wilson Johnston, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	236,583 244,700 233,080 220,769	33,382 35,927 30,020 29,215	103,201 108,773 103,060 91,554	40,667 48,012 48,513 42,496	21,500 13,145 13,867 14,066	62,167 61,157 62,380 56,563	33,716 42,175 37,354 32,997
COOPER, Dayton.....1867. D. E. Mead, Pres., Chas. W. Schenk, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	282,460 251,066 232,032 219,200	87,181 79,181 72,233 62,664	95,279 71,885 59,799 56,536	108,497 78,599 78,349 64,010	19,413 11,823 14,230 11,231	127,910 90,422 92,579 75,240	36,934 32,984 31,890 33,868
CORN CITY MUTUAL, Toledo.....1876. D. R. Austin, Pres., G. E. Detwiler, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	29,940 15,249 4,634 3,732	21,594 29,280 18,736 17,510	8,346 -14,031 -14,102 -13,778	53,998 16,653 13,494 17,354	831 103 ..... 243	54,830 16,756 13,494 17,597	21,736 11,302 7,807 7,716
DELAWARE MUTUAL, Delaware.....1876. R. W. Reynolds, Pres., C. O. Little, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	14,916 5,320 8,086 4,548	18,311 22,009 19,879 16,487	-3,395 -16,689 -11,793 -11,939	30,893 14,403 12,688 10,476	..... ..... ..... .....	30,893 14,403 12,688 10,476	11,460 11,763 8,456 5,522
ENTERPRISE FIRE AND MARINE, Cincinnati....1865. John W. Hartwell, Pres., J. W. McCord, Sec.	1882 1881 1880 1879	200,000 200,000 300,000 300,000	271,301 300,435 384,598 390,696	62,247 73,881 78,717 70,676	9,054 26,554 5,881 20,020	96,625 119,069 140,065 114,685	18,669 19,189 18,153 23,637	115,294 138,258 158,218 138,322	76,595 107,527 88,476 83,408
EUREKA FIRE AND MARINE, Cincinnati.....1864. John Kyle, Pres., Ed. E. Townly, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	256,742 260,840 248,674 190,940	41,370 69,146 54,537 41,901	115,372 91,694 94,137 49,039	71,269 82,737 90,710 71,379	10,778 11,694 18,415 15,834	82,047 94,430 109,125 87,213	32,856 73,127 48,047 48,764
FARMERS HOME, Jelloway.....1872. Amos Clark, Pres., E. L. Waltr, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	153,446 145,060 149,281 130,425	45,930 39,491 42,300 43,199	7,516 5,509 6,981 -12,774	13,198 12,945 12,505 12,437	13,082 3,022 17,500 5,000	26,280 15,967 30,005 17,437	5,811 8,602 12,054 9,163
FARMERS, Cincinnati.....1866. Jos. F. Larkin, Pres., K. F. Benndorf, Vice- Pres. and Treas., Harry F. Finkle, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 89,431	118,504 113,647 111,345 105,981	12,415 13,397 20,263 25,072	6,088 250 -8,918 -8,522	29,656 32,486 38,432 50,027	3,247 3,686 3,208 4,103	32,903 36,172 41,640 54,130	14,173 28,256 39,151 28,795
FIREMENS, Cincinnati.....1832. Geo. McLaughlin, Pres., T. C. Champlin, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	175,476 175,064 185,143 169,787	18,761 23,434 17,519 17,435	56,715 51,630 67,624 52,352	29,549 33,772 30,518 30,794	9,689 9,229 7,568 9,596	39,238 43,001 38,086 40,390	20,427 26,386 14,274 18,406

!— Impairment. \* Returned to policyholders.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in U.S.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
OHIO—Continued.												
FIREMENS, Dayton.....1856. S. Craighead, Pres., W. Worman, Sec.	1882 1881 1880 1879	\$250,000 250,000 250,000 250,000	\$436,112 424,009 406,911 397,247	\$133,638 121,670 106,606 93,948	\$52,474 52,339 50,305 53,298	\$182,115 158,636 137,939 108,088	\$20,180 20,895 22,623 23,669	\$222,295 179,531 160,562 131,757	\$90,310 85,604 68,584 48,042	\$19,767 22,902 24,724 23,964	\$74,873 65,576 58,619 49,214	\$184,950 174,172 151,927 121,220
FOREST CITY MUTUAL, Cleveland.....1873. N. W. Taylor, Pres., E. E. Brown, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	17,828 11,649 4,358 4,346	14,362 18,247 9,868 13,042	3,466 —6,598 —5,510 —8,696	26,388 11,571 13,373 11,939	6 18 20 147	26,394 11,589 13,393 12,086	11,055 13,938 6,065 8,687	..... ..... ..... .....	8,688 5,523 6,701 5,619	19,743 19,461 12,765 14,305
FRANKLIN COLUMBUS.....1864. P. W. Huntington, Pres., H. O'Kane, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	292,417 279,338 266,577 253,003	34,340 32,322 43,855 33,804	58,077 47,016 22,722 19,199	43,099 47,159 61,517 46,976	14,692 21,395 14,295 13,826	57,791 68,554 75,812 60,802	21,201 28,737 35,823 29,058	16,000 16,000 20,000 20,000	18,388 14,772 20,966 11,831	55,589 59,509 76,789 60,889
GERMAN MUTUAL, Cincinnati.....1858. Henry Hemmelgan, Pres., H. A. Ratkermann, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	296,058 377,689 266,823 236,037	74,714 72,420 70,600 70,209	221,344 205,269 196,223 166,828	30,821 30,667 30,593 32,348	11,960 8,928 14,320 11,285	42,781 39,595 44,913 43,633	1,295 16,371 7,346 5,115	* 432 * 7,148 * 5,727 * 2,099	23,761 14,078 13,299 13,352	25,488 37,597 20,372 26,566
GERMANIA FIRE AND MARINE, Cincinnati.....1864. Peter A. White, Pres., D. B. Meyer, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	150,676 146,610 135,306 134,835	32,402 29,418 20,152 21,806	18,274 17,192 15,154 13,029	38,965 33,179 29,778 26,663	4,797 5,350 5,516 4,317	43,762 38,529 35,294 30,980	17,659 11,250 20,890 23,585	8,054 7,345 6,106 3,091	16,764 13,791 12,321 12,648	42,477 32,386 39,317 39,324
GLOBE, Cincinnati.....1865. S. F. Covington, Pres., B. T. Clemons, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	130,361 134,285 134,624 128,874	14,417 19,002 17,835 19,018	15,944 15,283 16,789 9,856	29,668 32,947 31,663 27,591	7,028 7,154 12,206 5,011	36,696 40,101 43,869 32,603	18,173 23,204 19,134 19,283	8,000 8,000 8,000 6,000	9,801 9,635 9,204 8,272	35,974 40,839 36,338 33,555
KNOX COUNTY MUTUAL, Mt. Vernon.....1838. Wm. McClellan, Pres., Wm. Turner, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	60,770 57,287 55,572 53,194	20,919 18,508 20,616 22,902	39,851 38,779 34,956 30,292	33,014 43,630 37,047 28,690	1,980 1,838 1,197 1,082	34,994 45,468 38,244 29,772	28,850 31,999 29,322 10,666	* 141 * 160 * 160 * 202	13,737 16,961 18,848 10,668	42,728 49,120 43,330 21,536
MANSFIELD MUTUAL, Mansfield.....1873. John W. Wagner, Pres., Jas. H. Emminger, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	3,397 4,467 3,520 5,576	4,638 5,010 7,233 7,392	—1,241 —543 —3,713 —1,816	13,563 13,018 9,421 6,378	222 ..... 107 168	13,785 13,018 9,528 6,546	8,958 4,040 6,531 247	* 75 ..... * 53 * 61	5,541 5,117 4,897 4,077	14,574 9,157 11,481 4,385

\* Returned to policyholders. — Impairment.

OHIO—Continued.												
MERCANTILE, Cleveland.....1871. W. J. Gordon, Pres., Geo. A. Tisdale, Sec.												
1882	200,000	384,974	73,194	111,780	144,544	18,029	162,573	90,370	20,000	41,284	151,654	
1881	200,000	382,645	76,373	106,272	122,033	20,797	142,830	93,777	20,000	42,202	155,979	
1880	200,000	405,208	85,528	119,680	170,870	25,373	196,343	175,312	30,000	54,679	259,991	
1879	200,000	422,471	81,206	141,265	147,439	22,878	170,317	86,962	20,000	47,355	154,317	
MERCHANTS AND MANUF'ERS, Cincinnati.....1838. W. H. Calvert, Pres., Ed. C. Harding, Sec.												
1882	150,000	286,493	28,314	108,179	46,955	14,081	61,036	24,901	18,000	13,659	56,560	
1881	150,000	286,698	32,247	104,451	37,822	14,307	52,129	29,747	18,000	11,644	59,391	
1880	150,000	275,209	23,750	101,459	27,002	14,539	41,541	17,010	18,000	9,572	44,582	
1879	150,000	235,880	16,625	69,255	20,771	14,538	34,319	25,080	15,149	10,101	50,330	
MERCHANTS AND MANUF'ERS MUT., Mansfield. 1876. L. J. Tracy, Pres., M. E. Douglas, Sec.												
1882	Mutual.	28,853	28,853	.....	47,601	612	48,214	16,113	.....	13,237	29,350	
1881	Mutual.	7,481	36,556	—29,075	26,585	167	26,753	27,433	.....	8,526	35,959	
1880	Mutual.	3,736	26,121	—22,385	19,392	126	19,518	11,101	* 247	10,118	21,667	
1879	Mutual.	4,052	18,365	—14,313	14,733	217	14,950	5,425	* 233	9,197	14,855	
MIAMI VALLEY, Cincinnati.....1837. George W. Jones. Pres., Wm. Hall, Sec.												
1882	100,000	136,876	26,312	10,564	39,753	5,859	45,612	16,688	6,000	21,732	44,420	
1881	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	
1880	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	
1879	100,000	128,904	42,524	13,620	39,576	13,515	52,091	24,575	9,000	18,031	51,606	
MIAMI VALLEY, Dayton.....1863. Alex. Gebhart, Pres., W. R. S. Ayers, Sec.												
1882	100,000	190,168	26,190	63,978	25,317	7,601	32,918	9,340	10,000	14,079	33,419	
1881	100,000	190,843	27,906	62,937	26,996	9,779	36,775	6,024	10,087	14,293	30,404	
1880	100,000	180,883	26,271	54,612	28,002	15,553	43,555	21,140	10,313	18,433	49,886	
1879	100,000	181,034	26,833	54,201	24,083	11,284	35,367	9,270	9,825	11,006	30,101	
MUTUAL, Cincinnati.....1874. R. W. Keyes, Pres., Samuel A. McCune, Sec.												
1882	Mutual.	1,476	19,644	—18,168	17,429	.....	17,429	6,171	* 187	6,756	13,114	
1881	Mutual.	9,978	40,738	—30,760	14,221	.....	14,221	8,394	* 320	5,171	13,885	
1880	Mutual.	21,515	38,184	—16,669	11,971	.....	11,971	5,855	* 332	4,976	11,163	
1879	Mutual.	9,277	34,481	—25,204	14,413	.....	14,413	9,323	* 897	6,168	16,388	
NATIONAL, Cincinnati.....1851. Henry C. Urner, Pres., G. W. Pohlman, Sec.												
1882	100,000	196,374	33,511	62,863	51,484	11,164	59,771	37,911	10,000	13,517	61,428	
1881	100,000	192,410	34,646	57,764	49,125	8,720	57,845	32,512	10,000	13,876	56,388	
1880	100,000	183,852	28,082	55,770	45,161	8,821	53,982	30,419	10,000	13,870	54,289	
1879	100,000	164,614	27,596	37,019	42,681	9,157	51,838	33,405	10,000	14,264	57,669	
OHIO, Dayton.....1865. J. A. Walters, Pres., W. H. Gillespie, Sec.												
1882	200,000	276,481	62,274	14,208	96,029	15,882	111,911	53,011	20,000	45,577	118,588	
1881	200,000	285,541	58,389	27,152	91,218	13,829	105,047	51,660	20,000	38,234	109,894	
1880	200,000	274,705	46,716	27,989	63,307	13,197	76,504	26,788	15,000	28,953	70,741	
1879	150,000	212,575	40,938	21,636	46,037	12,752	58,789	20,198	15,000	23,146	58,344	
OHIO FARMERS, Leroy.....1848. James C. Johnson, Pres., A. H. Hawley, Sec.												
1882	Mutual.	1,117,693	715,895	401,798	347,824	45,878	323,702	164,145	.....	102,449	266,594	
1881	Mutual.	1,006,688	684,363	322,325	329,394	40,578	369,972	205,604	.....	82,536	288,140	
1880	Mutual.	913,219	677,414	235,805	294,664	38,317	332,981	213,165	.....	67,466	280,631	
1879	Mutual.	870,542	661,792	208,750	276,421	37,956	314,377	229,916	.....	65,704	295,620	
PHOENIX MUTUAL, Cincinnati.....1875. John C. Morris, Pres., Collin Ford, Sec.												
1882	Mutual.	11,526	5,450	6,076	27,293	335	27,628	13,827	.....	9,282	23,091	
1881	Mutual.	22,026	13,351	8,675	21,124	53	21,177	16,570	* 80	7,796	24,446	
1880	Mutual.	8,524	11,701	—3,177	23,303	1,573	25,376	12,697	.....	9,472	22,169	
1879	Mutual.	12,148	21,174	—9,026	22,152	842	22,994	10,921	.....	14,527	25,448	

\* Returned to policyholders. c The Ohio Insurance Report for 1881 says: "The annual statement of this company, filed with the Ohio Insurance Department, under protest, showed that a dividend had been declared in violation of law, and no certificate was issued to it by the Department." The company continues to do business nevertheless, without the supervision of the Department. --- Impairment.



## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Organized	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
OHIO—Continued.												
RICHLAND COUNTY MUTUAL, Mansfield.....1851. J. H. Cook, Pres., R. Smith, Sec.	1882	Mutual.	\$48,981	\$37,019	\$11,972	\$68,755	\$4,207	\$72,962	\$38,736	* 576	\$22,344	\$61,657
	1881	Mutual.	37,686	36,371	1,315	59,919	2,138	62,057	52,739	* 292	19,077	72,108
	1880	Mutual.	47,737	29,440	18,297	48,302	2,059	50,361	25,379	* 303	18,113	43,795
	1879	Mutual.	41,171	23,182	17,989	44,208	2,213	46,421	21,963	* 433	17,951	40,347
SECURITY, Cincinnati.....1881. John Kyle, Pres., Ed. E. Townly, Sec.	1882	150,000	191,477	29,125	12,352	39,426	4,756	44,182	13,077	12,000	8,460	33,537
	1881	150,000	176,018	12,849	13,169	8,295	832	9,127	2,385	.....	3,106	5,491
	1880	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1879	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
SUN MUTUAL, Cincinnati.....1862. C. C. Jacobs, Pres., Jos. Lohmann, Sec.	1882	Mutual.	66,987	21,522	45,465	12,091	2,580	14,671	4,093	* 426	6,411	10,930
	1881	Mutual.	62,075	22,888	39,187	13,817	388	14,165	13,299	* 297	5,530	19,126
	1880	Mutual.	64,039	21,096	42,943	11,585	2,559	14,144	4,705	* 342	6,130	11,186
	1879	Mutual.	56,797	20,665	36,142	10,385	2,143	12,528	2,370	* 249	5,972	8,592
TEUTONIA, Dayton.....1865. Jacob Decker, Pres., J. Linxweiler, Jr., Sec.	1882	100,000	323,618	45,106	178,512	43,734	16,031	59,765	9,848	5,000	22,278	47,126
	1881	100,000	306,323	43,503	162,820	43,757	16,012	59,769	12,426	15,000	19,937	47,363
	1880	100,000	290,780	40,642	150,138	40,603	15,867	56,470	7,338	15,000	21,117	43,455
	1879	100,000	269,048	38,707	130,341	38,545	14,527	53,072	8,321	15,000	17,244	40,565
TOLEDO FIRE AND MARINE, Toledo.....1848. V. H. Ketcham, Pres., F. B. Dodge, Sec.	1882	100,000	215,093	55,354	59,739	131,152	9,055	140,207	94,856	12,000	37,019	143,875
	1881	100,000	216,468	64,111	52,357	125,736	10,367	136,103	95,947	10,000	31,994	137,941
	1880	100,000	214,096	67,314	46,782	122,900	14,644	137,544	110,506	14,000	32,809	157,315
	1879	200,000	244,210	38,948	5,262	84,545	6,968	91,511	68,221	8,000	23,988	100,209
§ UNION, Cincinnati.....1859. A. C. Edwards, Pres., Jos. T. Blair, Sec.	1882	100,000	126,140	19,409	6,731	24,372	5,474	29,846	12,927	610	10,192	23,729
	1881	100,000	121,038	22,792	— 1,754	27,994	6,251	34,245	20,866	6,490	10,442	37,738
	1880	100,000	124,684	20,719	3,965	25,867	6,632	32,499	25,599	2,924	10,879	39,402
	1879	100,000	127,366	25,393	1,972	24,210	6,916	31,126	14,433	6,000	11,032	31,465
VAN WERT COUNTY MUTUAL, Van Wert.....1876. J. M. C. Marble, Pres., M. L. Purmort, Sec.	1882	Mutual.	24,518	27,754	— 3,236	73,279	11	73,290	20,259	* 240	20,026	40,525
	1881	Mutual.	26,655	53,636	— 26,981	24,379	164	24,543	31,224	.....	14,592	45,816
	1880	Mutual.	14,917	29,213	— 14,296	17,929	282	18,211	7,659	* 289	9,961	17,909
	1879	Mutual.	12,862	19,520	— 6,658	10,543	440	10,983	8,732	* 453	8,711	17,896
WASHINGTON, Cincinnati.....1836. E. V. Brookfield, Pres., Chas. Rule, Sec.	1882	150,000	258,850	23,282	85,568	24,143	12,159	36,302	10,556	11,000	12,421	33,977
	1881	150,000	242,045	22,972	69,073	33,485	9,957	43,442	17,470	8,000	13,951	34,421
	1880	100,000	185,632	24,367	61,265	39,718	13,550	53,268	15,314	4,000	11,565	30,879
	1879	100,000	121,184	18,133	3,051	16,947	5,655	22,602	17,888	3,500	10,019	31,407

\* Returned to policyholders. † Business in six months.

‡ Organized in 1881.

§ Decided to retire from business, May, 1882. — Impairment.

OHIO—Continued.		1882	100,000	183,547	31,043	52,504	41,622	8,401	50,023	39,532	12,000	13,378	55,910
WESTERN, Cincinnati.....1836.		1881	100,000	176,692	30,008	46,684	39,690	12,156	51,846	26,062	12,000	13,278	51,340
F. X. Reno, Pres., C. F. Runck, Sec.		1880	100,000	169,683	24,462	45,221	32,157	8,089	40,246	17,563	12,000	11,016	40,579
		1879	100,000	150,018	20,076	29,942	23,784	8,735	32,519	18,190	12,000	9,728	39,918
PENNSYLVANIA.													
ALLEGHENY, Pittsburgh.....1859.		1882	100,000	147,676	15,755	31,921	16,900	10,775	27,675	11,771	4,000	9,278	25,049
Geo. W. Cochran, Pres., C. G. Donnell, Sec.		1881	100,000	146,925	16,771	30,154	16,977	7,326	24,303	12,742	8,000	8,700	29,442
		1880	100,000	150,016	13,416	36,600	16,916	7,823	24,739	2,784	8,000	8,630	19,414
		1879	100,000	138,213	13,774	24,439	16,100	8,030	24,130	4,058	8,000	8,961	21,019
ALLEN & E. PENNSBORO' MUT., Mechanicsburg.1843		1882	Mutual.	3,251	(†)	3,251	6,431	436	6,867	20,914	.....	489	21,403
W. R. Corgas, Pres., John Riegel, Sec.		1881	Mutual.	17,787	† 9,563	8,224	7,303	754	8,057	14,555	.....	458	15,013
		1880	Mutual.	24,743	† 5,105	19,638	7,477	820	8,297	4,789	.....	436	5,225
		1879	Mutual.	21,671	(†)	21,671	6,853	947	7,800	8,801	.....	421	9,222
ALLEMANIA, Pittsburgh.....1868.		1882	200,000	319,706	76,640	43,066	133,186	18,709	151,895	77,733	16,000	51,950	145,683
R. C. Schmertz, Pres., C. F. Herrosee, Sec.		1881	200,000	311,024	72,402	38,622	127,569	15,792	143,361	76,944	16,000	48,202	141,146
		1880	200,000	309,781	63,681	46,100	120,005	14,643	134,648	66,873	16,000	41,926	124,799
		1879	200,000	300,567	50,396	50,171	95,286	15,282	110,568	53,214	12,000	37,049	102,263
AMERICAN, Philadelphia.....1810.		1882	400,000	1,712,532	684,998	627,534	569,473	73,294	642,767	332,860	39,290	207,783	579,933
T. H. Montgomery, Pr., A. C. L. Crawford, Sec.		1881	400,000	1,620,307	559,074	661,233	425,262	73,143	498,405	243,743	39,975	163,849	447,567
		1880	400,000	1,545,887	504,946	640,941	349,999	75,188	425,187	198,423	39,855	125,994	364,272
		1879	400,000	1,463,607	474,798	588,809	297,288	66,976	364,264	145,563	40,435	110,685	296,684
ARMENIA, Pittsburgh.....1872.		1882	250,000	302,087	36,637	15,450	43,176	19,565	62,741	35,607	17,403	17,566	70,575
S. S. D. Thompson, Pres., W. D. McGill, Sec.		1881	250,000	310,101	37,165	22,936	45,632	17,030	62,662	19,155	22,888	18,364	60,407
		1880	250,000	308,665	27,664	31,001	40,299	19,104	59,403	12,837	17,274	16,605	46,716
		1879	250,000	297,292	22,392	24,900	26,004	20,028	46,033	12,560	15,453	12,944	40,957
ARTISANS, Pittsburgh.....1866.		1882	100,000	140,557	19,545	21,012	25,768	11,562	37,330	25,096	7,926	12,134	45,156
W. H. Smith, Pres., A. J. Barr, Sec.		1881	100,000	146,551	23,069	23,482	24,043	9,026	33,069	12,504	8,000	12,101	32,605
		1880	100,000	135,031	13,198	21,833	20,331	8,327	28,658	3,658	8,000	10,267	21,925
		1879	100,000	126,848	10,377	16,471	14,558	7,282	21,840	7,656	9,000	8,213	24,869
BEN FRANKLIN, Allegheny.....1866.		1882	150,000	178,632	17,144	11,488	26,882	8,269	35,151	20,108	.....	10,451	30,559
Lewis Peterson, Jr., Pres., W. A. Ford, Sec.		1881	150,000	178,594	26,898	1,695	38,875	8,857	47,733	26,219	4,500	15,979	46,698
		1880	150,000	175,430	19,890	5,540	29,121	8,127	37,248	16,393	.....	9,918	26,311
		1879	150,000	166,231	15,223	1,008	18,027	10,408	28,435	20,691	.....	9,981	30,672
BIRMINGHAM, Pittsburgh.....1871.		1882	200,000	226,899	19,713	7,186	25,072	10,225	35,297	21,303	12,000	9,246	42,549
Charles Melling, Pres., Wm. Ruske, Sec.		1881	200,000	233,637	24,856	8,781	30,219	9,893	40,112	13,756	15,530	11,189	40,476
		1880	200,000	233,907	20,356	13,551	23,695	9,750	33,445	3,449	14,080	10,012	27,541
		1879	171,410	197,736	16,927	9,400	20,480	12,937	33,417	8,165	1,516	10,795	20,476
BOATMANS FIRE AND MARINE, Pittsburgh.....1865.		1882	250,000	383,764	53,757	80,007	90,926	30,227	121,153	57,178	20,000	29,088	106,266
O. A. Scaife, Pres., Earl S. Gardner, Sec.		1881	250,000	378,045	48,287	79,758	65,727	20,072	85,799	32,252	25,000	20,613	77,865
		1880	250,000	349,075	34,373	64,702	58,642	22,569	81,211	17,416	25,000	19,135	61,551
		1879	250,000	319,673	28,148	41,525	48,596	22,419	71,016	20,851	.....	17,461	38,312

† Reserve for unearned premiums not provided for.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Dec. 31	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
PENNSYLVANIA—Continued.												
BUCKS CO. CONTRIBUTIONSHIP, Morrisville....	1882	Mutual.	251,854	67,279	184,605	2,479	12,504	14,983	164	* 3,339	1,534	5,038
Jno. S. Comfort, Pres., Wm. S. Mull, Sec.	1881	Mutual.	255,133	46,439	208,694	2,977	13,925	16,902	500	* 3,226	2,082	5,808
	1880	Mutual.	231,159	65,301	165,858	2,715	10,617	13,332	6,952	* 2,765	2,217	11,934
	1879	Mutual.	216,170	(†)	216,170	2,314	10,901	13,215	730	* 2,812	1,623	5,165
CAMBRIAN MUTUAL, Hyde Park.....	1882	Mutual.	15,758	(†)	15,758	3,183	387	3,570	46	.....	1,388	1,434
B. Hughes, Pres., B. E. Evans, Sec.	1881	Mutual.	13,608	(†)	13,608	3,266	517	3,783	3,089	.....	1,381	4,470
	1880	Mutual.	14,414	† 800	6,414	3,271	168	3,439	815	.....	1,201	2,016
	1879	Mutual.	13,100	(†)	13,100	3,405	353	9,765	345	* 6	1,140	1,491
CASH, Pittsburgh.....	1882	100,000	176,938	10,971	65,937	11,777	10,973	22,750	12,676	8,000	6,970	27,646
R. H. King, Pres., J. T. Johnston, Sec.	1881	100,000	182,162	15,336	66,826	10,650	9,807	20,457	2,640	8,000	7,051	17,691
	1880	100,000	174,654	8,700	65,954	10,929	11,312	22,241	2,520	8,512	7,089	18,121
	1879	100,000	171,155	11,037	60,118	10,972	10,930	21,902	5,795	7,900	7,624	21,319
CHESTER MUTUAL, Chester.....	1882	Mutual.	15,284	† 250	15,034	178	2,656	2,834	.....	* 11	554	564
John Larkin, Jr., Pres., G. M. Booth, Sec.	1881	Mutual.	12,966	† 225	12,741	251	2,352	2,603	99	* 4	2,150	2,252
	1880	Mutual.	10,854	† 200	10,654	162	2,638	2,800	31	* 12	433	476
	1879	Mutual.	8,966	† 225	8,741	301	2,568	2,869	60	* 36	2,376	2,472
CITIZENS, Pittsburgh.....	1882	200,000	268,243	35,559	32,684	50,648	15,061	65,709	23,420	12,000	18,560	53,980
W. G. Johnston, Pres., Walter Morris, Sec.	1881	200,000	258,049	23,925	34,124	31,543	108,441	139,984	14,607	8,000	10,068	32,675
	1880	100,000	150,379	20,278	30,101	28,094	7,691	35,695	7,895	8,000	9,653	25,518
	1879	100,000	140,867	18,819	22,048	22,937	7,781	30,718	10,673	7,000	8,698	26,371
CITY, Pittsburgh.....	1882	100,000	197,984	53,504	44,480	68,955	10,784	79,739	33,206	8,000	23,948	65,154
R. J. Anderson, Pres., J. R. Gloninger, Sec.	1881	100,000	186,783	44,825	41,958	63,583	10,894	74,477	34,350	8,000	22,517	64,867
	1880	100,000	177,922	41,903	36,019	59,855	9,931	69,786	29,063	8,000	20,589	57,652
	1879	100,000	168,430	37,249	31,181	48,342	9,513	57,854	28,161	7,000	17,049	52,210
COMMERCIAL, Phila. (formerly of Bristol) .....	1882	15,000	72,834	850	56,984	579	10,000	10,579	.....	.....	631	631
J. M. Slack, Pres., E. G. Harrison, Sec.	1881	Mutual.	13,571	600	12,971	624	1,828	1,828	666	* 372	2,412	3,077
	1880	Mutual.	30,329	3,600	26,729	987	1,259	1,259	1,786	* 17	713	2,499
	1879	Mutual.	34,239	5,212	29,027	1,994	1,946	3,946	409	* 14	959	1,368
DELAWARE COUNTY MUTUAL, Media.....	1882	Mutual.	67,715	† 14,953	52,762	17,720	5,221	22,941	19,813	* 264	13,118	33,195
Thomas Pratt, Pres., E. A. Price, Sec.	1881	Mutual.	78,040	† 15,756	62,284	18,588	11,148	29,736	25,087	* 263	3,242	28,594
	1880	Mutual.	76,965	† 2,634	74,331	17,043	3,223	20,266	11,301	* 411	2,874	14,586
	1879	Mutual.	71,161	† 5,199	65,962	17,111	11,695	28,806	22,413	* 65	3,184	25,662

\* Returned to policyholders. † Reserve for unearned premiums not provided for.

‡ Will increase to \$500,000.

§ Includes \$100,000 new capital paid in.

¶ Guarantee capital.

PENNSYLVANIA—Continued.									
DELAWARE MUTUAL SAFETY, Philadelphia....1835.	1882	360,000	2,005,493	382,753	112,621,740	575,672	85,784	661,456	326,700
T. C. Hand, Pres., H. Lylburn, Sec.	1881	360,000	2,022,838	412,733	112,501,105	706,042	116,297	822,339	437,071
	1880	360,000	2,067,652	520,211	111,877,441	714,072	188,248	902,320	461,701
	1879	360,000	2,064,148	538,799	111,651,349	603,488	89,749	698,237	417,563
FARMERS, Bethlehem.....1832.	1882	Mutual.	99,308	† 100	99,208	16,945	5,277	22,222	* 17,316
John Williams, Pres., J. M. Seibert, Sec.	1881	Mutual.	100,756	† 2,120	98,636	16,611	16,887	33,498	.....
	1880	Mutual.	97,409	† 340	97,069	14,998	13,219	28,217	* 15,006
	1879	Mutual.	97,940	† 585	97,355	18,058	5,415	23,473	* 18,891
FARMERS AND MECHANICS M'L, Millersburg....1860.	1882	Mutual.	8,455	† 10,100	—1,645	14,920	1,000	15,920	.....
F. R. Gilbert, Pres., S. P. Auchmuty, Sec.	1881	Mutual.	8,498	† 5,952	2,546	26,288	.....	26,288	.....
	1880	Mutual.	24,603	† 21,618	2,985	29,414	12,150	41,564	23,538
	1879	Mutual.	7,897	† 6,907	990	24,102	1,296	25,398	* 525
FARMERS MUTUAL, Emlgsville.....1856.	1882	Mutual.	7,508	† 14,245	—6,737	12,965	.....	12,965	.....
John Neiman, Pres., Henry Altland, Sec.	1881	Mutual.	18,877	† 18,677	200	3,186	18,661	21,847	13,738
	1880	Mutual.	2,623	† 10,763	—8,140	15,834	7,542	23,376	15,179
	1879	Mutual.	21,887	† 13,488	8,399	5,903	10,942	16,845	16,677
FARMERS, York.....1853.	1882	Mutual.	410,132	210,052	200,080	231,289	17,630	248,919	118,014
G. Hensch, Pres., David Strickler, Sec.	1881	Mutual.	362,477	213,977	148,500	236,156	16,743	252,899	142,219
	1880	Mutual.	338,750	229,989	108,761	267,571	18,110	285,681	198,920
	1879	Mutual.	341,669	231,445	110,224	254,552	17,715	272,267	205,869
FIRE ASSOCIATION, Philadelphia.....1817.	1882	500,000	4,339,231	2,917,194	922,037	1,468,772	229,457	1,698,239	1,087,457
J. Lightfoot, Pres., J. H. Lex, Sec.	1881	500,000	4,404,647	2,779,239	1,125,408	1,437,966	238,368	1,676,334	1,003,033
	1880	500,000	4,312,270	1,601,109	1,211,161	1,308,463	230,603	1,539,066	763,306
	1879	500,000	4,165,718	2,518,972	1,146,746	1,160,008	216,718	1,376,726	620,088
FIRE INS. CO. OF THE COUNTY OF PHILA.....1832.	1882	200,000	413,814	116,769	97,045	64,645	20,580	85,225	37,665
James N. Stone, Pres., John W. Dulles, Sec.	1881	200,000	403,533	101,230	102,303	45,893	19,604	65,497	16,862
	1880	200,000	386,009	83,937	102,072	17,580	15,672	33,252	12,764
	1879	100,000	278,069	82,282	95,787	15,055	14,986	30,041	693
FIRE INS. CO. OF NORTHAMPTON C'TY, Easton...1830.	1882	Mutual.	149,533	123,670	25,863	30,867	8,821	39,688	6,793
John Maxwell, Pres., G. W. Stout, Sec.	1881	Mutual.	147,988	(†)	147,988	27,732	11,362	39,094	4,416
	1880	Mutual.	146,165	† 194	145,971	27,000	8,942	35,942	7,903
	1879	Mutual.	144,604	(†)	144,604	29,897	7,616	37,513	4,544
FRANKFORD MUTUAL, Philadelphia.....1842.	1882	Mutual.	82,845	† 2,000	80,845	3,374	4,419	7,793	139
Samuel Bolton, Pres., H. St. Clair Thorn, Sec.	1881	Mutual.	78,087	(†)	78,007	3,094	4,557	7,651	430
	1880	Mutual.	74,565	(†)	74,565	2,789	4,363	7,152	270
	1879	Mutual.	73,397	(†)	73,397	3,333	11,209	14,542	604
FRANKLIN, Philadelphia.....1829.	1882	400,000	3,086,637	1,829,120	857,517	515,394	166,315	681,709	366,074
Jas. W. McAllister, Pres., E. T. Cresson, Sec.	1881	400,000	3,163,729	1,863,974	899,755	536,207	156,599	692,806	310,432
	1880	400,000	3,269,558	1,876,443	943,115	527,333	174,059	701,392	325,476
	1879	400,000	3,262,627	1,899,081	963,546	512,751	148,412	661,163	367,729

† Reserve for unearned premiums not provided for.      ‡ Includes outstanding scrip.      α Includes payment to scripholders.      \* Returned to policyholders.      — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in U.S.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
PENNSYLVANIA—Continued.												
GERMAN-AMERICAN, Pittsburgh.....1873. G. H. Meyer, Pres., W. J. Patterson, Sec.	1882 1881 1880 1879	\$100,000 100,000 100,000 100,000	\$145,313 135,019 129,584 120,006	\$22,050 16,000 12,238 11,819	\$23,263 19,019 17,346 8,187	\$26,480 21,522 17,372 12,474	\$7,712 8,185 7,823 7,412	\$34,192 29,707 25,195 19,886	\$9,242 7,560 2,841 1,636	\$6,000 6,000 4,000 5,000	\$7,718 10,866 9,572 7,065	\$22,960 24,426 16,413 13,701
GERMAN, Philadelphia.....1871. C. P. Bower, Pres., E. J. Durban, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	219,986 214,679 210,904 200,224	64,577 59,436 55,031 55,579	55,409 55,243 55,873 44,645	18,066 18,195 14,836 10,139	12,214 11,105 10,311 10,449	30,280 29,300 25,147 20,588	7,784 11,670 1,359 6,107	6,129 6,228 5,519 6,041	10,504 9,251 8,012 8,974	24,417 27,149 14,890 21,122
GERMAN, Pittsburgh.....1862. C. Barchfield, Pres., F. L. Gross, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	413,493 388,036 364,280 360,669	109,911 87,774 69,328 48,591	103,582 100,262 94,952 111,478	184,708 139,129 98,100 63,077	18,404 16,274 19,448 18,438	203,112 155,403 117,548 81,515	76,660 49,591 57,284 15,743	24,000 24,000 24,000 24,000	76,005 59,947 33,138 23,322	176,665 133,538 114,422 63,065
GIRARD FIRE AND MARINE, Philadelphia.....1853. A. S. Gillett, Pres., E. F. Merrill, Sec.	1882 1881 1880 1879	300,000 300,000 300,000 300,000	1,208,645 1,132,486 1,153,364 1,161,634	373,897 365,098 306,378 306,772	534,748 467,388 546,986 557,862	314,535 329,504 269,360 253,603	59,065 58,946 59,043 58,834	373,600 388,450 328,403 312,437	139,516 129,220 170,026 111,474	75,000 60,000 60,000 60,000	151,833 139,673 123,049 120,860	366,349 328,393 353,075 292,334
HUMBOLDT, Allegheny.....1871. L. Wiederhold, Pres., R. C. Oehmler, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 81,732	123,166 118,564 118,676 98,996	16,082 15,075 14,465 13,684	7,084 3,489 4,211 3,580	15,914 17,090 13,508 12,398	6,495 5,751 5,812 3,674	22,409 22,841 19,320 16,072	8,896 9,448 2,708 5,202	3,000 5,760 6,686 .....	7,771 8,089 11,558 6,932	19,667 23,297 20,952 12,134
INS. CO. OF NORTH AMERICA, Philadelphia.....1792. Chas. Platt, Pres., Greville E. Fryer, Sec.	1882 1881 1880 1879	3,000,000 3,000,000 2,000,000 2,000,000	8,881,053 8,818,805 7,300,937 6,591,740	2,630,274 2,359,327 2,845,944 2,177,279	3,250,779 3,459,478 2,454,993 2,414,461	3,481,275 3,280,806 3,671,757 3,194,250	408,741 356,172 308,924 304,274	3,890,016 3,636,978 3,980,681 3,498,523	2,367,811 2,400,666 2,531,191 2,333,479	532,162 400,000 400,000 400,000	932,864 958,632 880,357 737,639	3,832,837 3,759,298 3,811,548 3,471,118
INS. CO. OF THE STATE OF PA., Phila.....1794. H. D. Sherrard, Pres., J. H. Hollingshead, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	718,209 706,641 700,461 661,625	274,381 276,331 260,836 237,687	243,828 230,310 230,625 223,938	262,508 295,076 301,905 228,258	33,628 30,499 27,569 26,757	296,136 325,575 329,474 255,015	187,206 202,149 190,916 199,007	20,412 21,712 23,868 23,988	82,153 88,679 81,220 68,545	289,771 312,540 296,004 291,540
JEFFERSON, Philadelphia.....1855. W. McDaniel, Pres., P. E. Coleman, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	297,672 288,799 271,312 272,369	49,679 50,199 46,601 48,724	147,993 138,600 124,711 123,645	15,810 15,585 15,155 15,336	23,779 16,443 15,368 16,181	31,672 32,028 30,523 31,517	2,495 5,336 4,425 3,011	9,903 10,038 10,002 9,942	10,342 8,759 9,051 6,895	22,740 24,133 23,478 19,848



PENNSYLVANIA—Continued.											
JORDAN MUTUAL, Allentown.....1870. B. F. Jacoby, Pres., Lewis P. Hecker, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	15,293 14,791 12,934 12,040	2,364 2,448 2,442 2,359	447 410 427 223	2,811 2,858 2,869 2,582	1,229 16 1,094 143	* 92 * 22 * 22 * 79	1,033 1,063 1,078 1,061	2,354 1,101 2,194 1,283	
KITTANNING MUTUAL, Kittanning .....1853. Wm. Brown, Pres., George T. Titzell, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	66,014 51,265 55,571 48,194	51,466 48,480 41,445 20,899	207 818 1,622 .....	51,673 49,298 43,067 20,899	15,249 30,620 14,444 12,740	..... ..... ..... * 2,334	20,812 20,933 19,991 9,910	36,061 51,553 34,435 24,984	
LEBANON MUTUAL, Jonestown .....1856. D. M. Rank, Pres., Jacob G. Heilman, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	28,687 24,595 23,305 20,090	36,876 37,140 42,811 20,041	263 231 12 19	37,139 37,471 42,823 20,060	22,621 21,202 29,486 13,663	* 3,865 * 1,954 * 1,043 * 347	8,343 8,678 7,190 6,513	34,829 31,834 37,719 20,524	
LUMBERMENS, Philadelphia.....1873. J. H. Collins, Pres., Geo. G. Crowell, Sec.	1882 1881 1880 1879	250,000 250,000 250,000 200,000	555,476 534,630 514,100 412,352	69,222 84,857 45,017 34,807	31,082 31,086 26,592 24,670	100,307 115,943 71,609 59,477	38,107 49,249 11,672 7,806	15,000 15,000 12,000 12,000	29,849 28,237 20,869 17,836	82,956 92,486 44,541 37,642	
MANUFACTURERS AND MERCHANTS, Pittsburgh .....1865. J. I. Bennett, Pres., J. M. Kenney, Sec.	1882 1881 1880 1879	250,000 250,000 250,000 235,000	352,511 354,832 348,733 327,219	39,773 39,501 36,936 34,806	17,879 15,565 12,404 11,843	57,652 55,006 49,340 46,649	21,495 17,963 7,726 6,298	20,000 25,000 19,477 14,718	13,252 10,002 10,240 22,318	54,747 52,965 37,443 33,334	
MECHANICS, Philadelphia.....1854. F. McManus, Pres., John H. Davis, Sec.	1882 1881 1880 1879	250,000 250,000 125,000 125,000	508,898 488,491 313,103 310,446	49,901 20,626 11,153 11,114	25,032 271,745 14,119 14,611	74,933 92,371 25,272 25,725	27,017 15,947 4,167 5,933	12,530 7,627 12,727 9,777	19,331 12,969 6,400 6,830	58,878 36,543 23,294 22,540	
MONONGAHELA, Pittsburgh .....1854. W. A. Caldwell, Pres., J. H. Clancy, Sec.	1882 1881 1880 1879	175,000 175,000 175,000 175,000	221,883 220,978 209,509 205,072	17,377 15,537 14,345 12,570	11,699 10,673 10,710 28,468	29,076 26,210 25,015 41,038	20,020 6,337 3,896 2,672	..... 14,000 14,000 11,595	8,602 7,205 8,358 22,630	28,622 27,542 26,254 36,897	
MUTUAL ASSURANCE, Philadelphia.....1784. Samuel Welsh, Chairman, Clifford Lewis, Treas.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	1,494,374 1,463,010 1,425,390 1,324,586	5,042 4,759 5,030 5,961	71,385 68,961 71,427 69,655	76,427 73,710 76,457 75,616	15,853 17,391 1,531 3,860	* 3,034 * 3,191 * 3,972 * 3,531	19,615 20,412 21,075 21,285	38,502 40,994 26,578 28,676	
MUTUAL, Coatesville .....1840. A. Gibbons, Pres., Isaac Spackman, Sec.	1881 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	75,449 72,195 69,730 25,272	36,567 36,614 47,722 56,275	1,657 2,354 1,128 1,868	38,224 38,968 48,850 58,143	29,458 27,885 26,054 43,453	* 226 * 67 ..... * 264	5,397 5,854 10,106 10,211	35,081 33,806 36,160 53,298	
MUTUAL, Germantown .....1843. Spencer Roberts, Pres., Wm. H. Emhardt, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	474,913 448,477 415,443 382,289	16,323 16,030 15,410 13,992	24,078 24,647 21,264 21,097	40,401 40,678 36,274 35,089	9,792 6,308 8,880 3,779	* 369 * 301 * 142 * 265	12,202 13,212 12,201 13,003	22,363 19,821 21,223 17,047	

\* Returned to policyholders. † Reserve for unearned premiums not provided for. ‡ Includes \$50,000 premium on new capital stock issued.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun business	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
PENNSYLVANIA—Continued.												
MUTUAL FIRE INS., Philadelphia .....1859. Calvin Taggart, Pres., T. E. Chapman, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	\$17,180 18,081 17,835 21,006	† \$2,500 † 700 † 1,154 † 1820	\$14,680 17,381 16,681 20,176	\$8,787 6,196 5,965 6,187	\$963 1,328 1,067 1,208	\$9,750 7,524 7,032 7,395	\$5,909 3,245 748 5,215	*\$811 *622 *1,062 *660	\$3,919 3,462 3,594 3,788	\$10,639 7,329 5,404 9,663
MUTUAL, Pottstown .....1843. J. Thompson, Pres., Chas. Moore, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	29,017 26,953 24,076 20,755	(†) (†) (†) (†)	29,017 26,953 24,076 20,755	73 139 94 52	2,879 2,873 2,550 2,811	2,952 3,012 2,645 2,863	500 400 33 310	..... ..... ..... .....	344 242 339 173	844 642 372 483
NATIONAL, Allegheny .....1866. H. M. Boyle, Pres., F. W. Kiefer, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	157,275 152,060 153,520 145,229	22,881 17,593 23,014 18,543	34,394 34,467 30,506 26,686	25,536 20,363 22,105 18,647	8,184 8,997 7,771 7,633	33,720 29,360 29,876 26,280	10,052 10,710 5,403 7,537	8,000 8,000 7,000 3,000	10,298 9,751 9,376 9,127	28,350 28,461 21,779 19,664
PENNSYLVANIA, Pittsburgh .....1854. C. Yeager, Pres., Thos. D. Keller, Sec.	1882 1881 1880 1879	200,000 120,000 115,800 115,800	299,238 189,677 183,471 178,522	46,217 22,590 19,083 21,370	53,021 47,087 48,588 41,352	52,273 22,288 22,960 24,421	13,070 11,867 10,779 13,235	65,343 34,155 33,739 37,656	15,603 14,277 10,563 15,103	8,757 9,536 9,304 7,688	25,829 11,696 14,099 12,841	50,189 35,509 33,966 35,632
PENNSYLVANIA, Philadelphia .....1825. J. Devereux, Pres., Jno. L. Thomson, Sec.	1882 1881 1880 1879	400,000 400,000 400,000 400,000	2,301,946 2,227,616 2,131,039 2,011,112	939,320 882,048 846,170 804,039	962,626 945,568 884,869 807,073	721,811 642,698 601,409 532,537	104,119 123,543 101,724 102,841	825,930 766,241 703,133 635,378	448,113 376,918 345,695 318,480	40,000 40,000 40,000 40,000	252,084 241,885 220,394 195,600	740,197 658,803 606,089 554,080
PENNSYLVANIA MUTUAL HAIL, York .....1881. Wm. Wallace, Pres., David Strickler, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	17,945 34,744 (e) (e)	16,852 31,523 (e) (e)	1,093 3,221 (e) (e)	21,836 27,720 (e) (e)	..... ..... ..... .....	21,836 27,720 (e) (e)	31,467 ..... (e) (e)	* 1,676 ..... (e) (e)	2,606 3,578 (e) (e)	35,749 3,578 ..... .....
PEOPLES, Pittsburgh .....1862. J. Herdman, Pres., Wm. F. Gardner, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	253,239 239,066 221,724 205,429	51,699 31,808 22,150 23,655	101,540 107,258 99,574 81,774	55,463 38,833 29,710 25,431	15,536 13,367 12,606 11,367	70,996 52,200 42,316 36,798	33,985 17,953 7,733 10,976	12,000 12,000 12,000 12,000	16,987 12,624 10,464 9,591	62,972 42,577 30,197 32,567
PHILADELPHIA CONTRIBUTIONSHIP, Phila. ....1768. Chas. Willing, Chairman, Jas. S. Smith, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	2,762,016 2,705,929 2,655,964 2,435,669	450,360 446,536 441,818 443,133	2,311,656 2,259,393 2,214,146 1,992,536	3,546 5,080 1,335 12,755	132,449 113,335 158,444 119,222	135,995 118,415 159,779 131,977	11,798 7,949 5,584 9,674	* 7,785 * 7,124 ..... .....	23,320 26,061 24,239 22,069	42,903 41,134 29,823 31,743

\* Returned to policyholders.

† Reserve for unearned premiums not provided for.

e Organized in July, 1881.

PENNSYLVANIA—Continued.									
PHILADELPHIA MANUFACTURERS M., Philadelphia.....1880.	188a	Mutual.	20,527	† 9,174	11,353	13,751	635	14,386	2,400
H. W. Brown, Pres., J. N. Miller, Jr., Sec.	1881	Mutual.	11,431	(†)	11,431	9,178	97	9,275	18
	1880	Mutual.	3,970	(†)	3,970	3,329	.....	3,329	.....
	1879	Mutual.	(d)	(d)	(d)	(d)	(d)	(d)	(d)
PITTSBURGH, Pittsburgh.....1851.	188a	100,000	267,280	25,322	141,958	27,680	22,321	50,001	12,439
C. Arbutnot, Pres., Hillis McKown, Sec.	1881	100,000	257,791	19,879	137,912	24,685	21,158	45,843	13,742
	1880	100,000	257,305	20,487	136,818	24,794	20,045	44,839	2,356
	1879	100,000	247,290	19,010	128,280	20,163	16,983	37,146	5,341
POTTSVILLE MUTUAL, Pottsville.....1869.	188a	Mutual.	23,039	† 2,615	20,424	8,203	42	8,245	2,598
Levi Huber, Pres., John P. Bertram, Sec.	1881	Mutual.	21,109	† 7,076	14,033	12,468	5,500	17,968	8,360
	1880	Mutual.	20,184	† 20,205	— 21	16,378	13,050	29,428	17,725
	1879	Mutual.	25,382	† 5,698	19,684	16,201	.....	16,201	9,161
READING, Reading.....1867.	188a	225,000	361,199	36,177	100,022	32,208	20,844	53,052	5,894
W. A. Arnold, Pres., S. E. Ancona, Sec.	1881	200,000	317,513	30,487	87,036	25,326	19,016	44,342	8,491
	1880	200,000	306,442	29,857	76,585	24,158	17,068	41,226	3,037
	1879	200,000	290,419	26,194	64,225	21,162	18,637	39,799	2,035
RELIANCE, Philadelphia.....1841.	188a	300,000	753,906	161,986	291,920	73,004	36,603	109,607	22,189
Tbos. C. Hill, Pres., Wm. Chubb, Sec.	1881	300,000	712,176	134,752	277,424	45,841	35,046	80,887	35,483
	1880	300,000	720,497	128,369	292,128	41,159	36,389	77,548	13,390
	1879	300,000	673,192	124,081	249,111	28,042	36,363	64,404	11,252
SCHUYLKILL VALLEY MUTUAL, Norristown... 1866.	188a	Mutual.	10,070	3,000	7,070	10,500	300	10,800	9,990
Geo. Wright, Pres., S. D. Delp, Sec.	1881	Mutual.	13,969	7,276	6,693	9,577	629	10,206	7,928
	1880	Mutual.	17,610	6,460	11,150	5,923	562	6,485	2,033
	1879	Mutual.	14,943	5,793	9,150	5,010	2,677	7,687	3,688
SPRING GARDEN, Philadelphia.....1835.	188a	400,000	1,141,120	350,526	390,594	82,646	64,103	146,794	27,190
N. F. Evans, Pres., J. E. Peterson, Sec.	1881	400,000	1,156,725	325,853	430,872	40,257	57,412	97,669	34,834
	1880	400,000	1,155,072	332,369	422,703	30,256	67,788	98,044	21,832
	1879	400,000	1,143,665	327,469	416,196	30,812	70,561	101,374	25,143
SUSQUEHANNA MUTUAL, Harrisburgh.....1873.	188a	Mutual.	32,262	28,875	3,387	25,226	2,709	27,935	12,815
H. H. Bechtel, Pres., B. K. Huntzinger, Sec.	1881	Mutual.	31,683	† 25,294	6,389	21,035	8,580	29,615	17,857
	1880	Mutual.	29,315	† 18,891	—10,724	16,558	3,912	20,470	11,604
	1879	Mutual.	23,359	† 16,999	6,360	13,165	6,858	20,023	14,227
SUN, Philadelphia.....1870.	188a	150,000	182,199	19,780	12,419	19,088	9,125	28,013	12,511
J. Neill, Pres., John Crawford, Sec.	1881	150,000	182,544	14,886	17,658	11,444	35,812	45,315	7,933
	1880	150,000	156,392	12,689	— 6,297	5,227	2,746	7,973	9,238
	1879	150,000	165,016	13,887	1,129	8,889	5,527	13,271	13,414
TEUTONIA, Allegheny.....1871.	188a	125,000	167,999	21,184	21,815	19,533	7,946	27,479	14,104
Henry Gerwig, Pres., Henry F. Eggers, Sec.	1881	125,000	173,413	19,040	29,373	19,254	7,022	26,276	7,939
	1880	125,000	170,993	16,901	29,092	20,334	9,726	30,060	4,830
	1879	119,680	160,618	15,869	25,069	15,686	8,998	24,684	2,474

— Impairment.

\* Returned to policyholders.

† Reserve for unearned premiums not provided for.

d Organized in August, 1880.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in U.S.	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
PENNSYLVANIA—Continued.												
TEUTONIA, Philadelphia.....1870. E. Fraussen, Pres., H. A. Birch, Sec. pro. tem.	1882 1881 1880 1879	\$200,000 200,000 200,000 200,000	\$272,604 273,255 272,439 270,307	\$33,670 31,632 32,898 33,656	\$38,933 41,623 30,541 36,651	\$13,282 12,919 13,844 17,677	\$14,347 14,633 15,680 14,103	\$27,629 27,552 29,524 31,781	\$4,271 2,252 7,048 13,856	\$12,000 12,000 12,000 6,000	\$10,584 10,815 11,953 11,151	\$26,855 25,067 31,001 31,007
UNION, Pittsburgh.....1871. Jos. T. Colvin, Pres., J. W. J. McLain, Sec.	1882 1881 1880 1879	\$100,000 100,000 100,000 100,000	129,981 133,472 134,350 126,944	16,534 17,070 16,391 14,437	13,447 16,402 17,959 12,507	16,061 13,988 13,881 12,376	9,460 8,157 8,285 6,306	25,521 22,145 22,166 18,682	13,111 8,097 3,021 3,315	5,945 6,078 5,918 5,982	8,749 8,825 8,652 7,598	27,805 23,000 17,591 16,895
UNION, Philadelphia.....1804. Colson Hieskell, Pres., John B. Craven, Sec.	1882 1881 1880 1879	500,000 500,000 500,000 500,000	884,299 894,562 871,797 704,023	353,162 325,667 269,865 159,220	31,137 68,895 101,902 44,803	724,738 591,782 462,129 215,185	46,356 47,338 30,226 20,382	771,094 639,120 492,355 235,567	480,651 372,642 231,117 151,162	39,925 39,711 29,806 16,000	210,746 191,427 112,586 56,336	731,322 603,780 373,509 223,498
UNITED FIREMENS, Philadelphia.....1860. Wm. J. L. Caven, Pres., Robert B. Beath, Sec.	1882 1881 1880 1879	300,000 200,000 200,000 200,000	736,252 580,984 666,458 672,777	369,125 419,550 456,050 415,956	67,127 — 38,566 10,408 56,821	78,872 129,049 184,820 128,280	<sup>a</sup> 219,482 31,797 30,772 37,389	<sup>a</sup> 298,354 160,846 215,592 165,669	80,692 121,952 158,414 71,081	..... ..... 24,000 25,275	41,058 73,869 78,501 58,650	121,750 195,821 260,916 155,006
UNITED STATES PLATE GLASS, Philadelphia. 1867. J. S. Chaboon, Pres., Isaac Rindge, Sec.	1882 1881 1880 1879	100,000 100,000 100,000 100,000	101,945 102,120 95,049 102,140	8,950 10,026 9,904 12,173	— 7,005 — 7,906 — 14,855 — 10,033	11,940 11,612 11,969 12,261	11,204 11,200 11,205 7,502	23,144 22,812 23,174 19,764	1,415 2,165 2,276 2,917	..... ..... ..... .....	18,387 19,273 17,015 14,059	19,802 21,438 19,291 16,976
UNIVERSAL, Philadelphia.....1874. A. T. Cross, Pres., A. R. Williams, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	15,102 11,495 7,906 6,511	14,131 13,595 4,434 6,722	1,071 — 2,100 3,472 — 211	16,477 17,185 11,079 5,317	4,535 4,537 1,609 3,500	21,012 21,722 12,688 8,817	9,319 10,101 7,113 4,996	* 4,535 * 3,766 * 634 * 62	8,932 7,803 4,210 3,563	22,786 21,670 11,957 8,621
WASHINGTON CO. MUTUAL, Washington.....1873. A. Murdoch, Pres., L. M. Marsh, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	29,335 26,074 22,678 20,122	(†) (†) (†) (†)	29,335 26,074 22,678 20,122	4,669 4,588 3,432 2,439	760 3,411 2,360 885	5,429 7,999 5,792 3,324	..... ..... 559 .....	..... ..... ..... .....	1,613 1,539 1,376 1,224	1,613 1,539 1,935 1,224
WESTERN, Pittsburgh.....1849. A. Nimick, Pres., W. P. Herbert, Sec.	1882 1881 1880 1879	225,000 225,000 225,000 225,000	338,948 333,111 328,514 315,814	35,163 34,815 25,241 21,558	78,785 73,296 78,273 69,256	39,831 41,201 37,659 28,354	19,982 16,695 18,503 16,803	59,813 57,896 56,162 45,157	25,113 15,391 7,010 6,996	15,750 24,750 27,000 22,500	13,645 12,970 12,405 11,634	54,508 53,111 46,415 41,070

<sup>a</sup> Returned to policyholders,    † Reserved for unearned premiums not provided for.    ‡ Recently increased to \$200,000.    — Impairment.    \* Includes \$100,000 new capital paid in.  
<sup>b</sup> Devoted to plate glass insurance.

PENNSYLVANIA—Continued.									
YORK COUNTY MUTUAL, York.....1843.									
	1882	30,174	† 397	29,777	1,648	1,500	3,148	.....	661
Jacob Stair, Pres., S. H. Forry, Sec.	1881	27,994	† 405	27,589	1,238	1,350	2,588	76	644
	1880	25,461	† 433	25,028	1,821	1,231	3,052	29	711
	1879	22,393	† 383	22,010	1,532	1,070	2,602	34	580
RHODE ISLAND.									
AMERICAN MUTUAL, Providence.....1877.									
J. S. Pchetteplace, Pres., R. B. Chapman, Sec.	1882	64,225	55,285	8,940	59,075	2,078	61,153	23,496	3,501
	1881	52,210	24,906	27,603	48,249	1,200	49,449	8,827	3,376
	1880	35,632	25,139	10,493	38,222	1,074	39,296	14,499	2,349
	1879	25,968	16,364	9,604	32,623	986	33,609	12,068	1,936
ATLANTIC FIRE AND MARINE, Providence.....1852.									
J. S. Parish, Pres., T. W. Hayward, Jr., Sec.	1882	253,938	40,941	12,997	51,188	12,545	63,733	31,212	22,363
	1881	253,765	44,588	9,177	64,457	14,670	79,127	39,929	29,775
	1880	260,418	42,516	17,902	62,046	14,114	76,160	38,247	29,550
	1879	255,036	40,291	14,745	48,058	14,239	62,297	34,593	26,960
BLACKSTONE MUTUAL, Providence.....1862.									
John Eddy, Pres., W. F. Worch, Sec.	1882	195,321	114,847	80,474	146,153	7,000	153,153	34,359	10,008
	1881	166,028	71,430	94,598	124,382	5,383	129,765	3,795	9,060
	1880	115,912	51,248	64,664	98,464	4,966	103,430	24,435	7,080
	1879	100,921	43,160	97,761	81,565	4,191	85,756	3,882	9,037
ENTERPRISE MUTUAL, Providence.....1874.									
S. W. Mowry, Pres., R. B. Chapman, Sec.	1882	64,218	53,909	10,309	61,139	2,106	63,245	19,470	3,809
	1881	52,554	25,365	27,189	49,429	1,356	50,785	2,189	6,649
	1880	33,307	19,668	13,639	40,295	2,638	42,663	14,047	4,413
	1879	22,997	16,731	6,266	33,031	895	33,926	14,366	3,069
EQUITABLE FIRE AND MARINE, Providence.....1859.									
F. W. Arnold, Pres., Jas. E. Tillinghast, Sec.	1882	495,048	131,036	64,012	203,640	24,435	228,075	109,787	69,371
	1881	468,051	86,540	81,511	130,454	d 123,289	253,743	70,161	59,685
	1880	349,272	78,004	71,268	132,346	18,609	150,955	94,790	51,177
	1879	352,633	71,980	80,658	106,896	19,666	126,562	49,025	41,906
FIREMENS MUTUAL, Providence.....1854.									
Edwin Barrows, Pres., Joseph T. A. Eddy, Sec.	1882	417,174	188,581	228,592	267,965	18,126	286,090	42,897	13,510
	1881	369,887	118,186	251,701	236,535	16,021	252,556	108,304	13,204
	1880	338,594	155,577	183,017	209,233	15,501	224,734	38,348	13,121
	1879	308,683	91,806	216,877	182,665	13,242	195,907	21,183	13,023
FRANKLIN MUTUAL, Providence.....1854.									
A. M. Bowen, Pres., J. R. Wheaton, Sec.	1882	61,318	40,317	21,001	13,595	2,873	14,468	3,044	8,598
	1881	61,681	41,582	20,099	15,903	2,625	18,528	674	7,863
	1880	55,826	42,635	13,191	16,997	2,535	19,532	586	8,239
	1879	48,357	43,394	4,963	10,124	2,305	12,439	1,815	7,811
HOPE MUTUAL, Providence.....1875.									
James H. Chase, Pres., L. T. Downes, Sec.	1882	48,466	53,067	4,601	68,288	1,243	69,531	20,948	5,537
	1881	38,308	30,988	7,320	52,493	945	53,438	11,390	5,051
	1880	22,669	22,042	627	42,003	777	42,780	23,638	3,880
	1879	25,341	18,880	6,461	30,482	519	31,001	4,273	3,453

\* Returned to policyholders. † Reserve for unearned premiums not provided for. d Includes \$100,000 new capital paid



## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun business	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
RHODE ISLAND—Continued.												
MANUFACTURERS MUTUAL, Providence.....1875. H. H. Ormsbee, Pres., W. B. Burington, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	\$162,186 150,502 169,424 151,053	\$59,653 61,763 119,453 65,129	\$102,533 88,739 49,971 85,924	\$114,716 112,498 112,703 105,428	\$6,061 5,932 7,192 6,836	\$120,777 118,430 119,895 112,264	\$9,762 89,789 9,040 11,191	*\$90,868 *43,568 *94,815 *85,679	\$9,645 9,406 8,714 8,114	\$110,275 142,763 112,569 104,984
MECHANICS MUTUAL, Providence.....1871. A. B. Barstow, Pres., H. H. Ormsbee, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	85,891 94,463 92,254 85,226	42,547 45,729 75,924 43,931	43,344 48,734 16,330 41,295	81,821 78,663 78,353 72,362	3,596 3,642 3,884 3,672	85,417 82,305 82,237 76,034	17,692 32,999 7,301 6,535	*69,352 *41,807 *65,365 *65,926	6,266 5,936 5,243 5,438	93,310 80,742 77,909 77,899
MERCHANTS MUTUAL, Providence.....1874. John Eddy, Pres., W. F. Worch, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	80,725 71,979 49,287 36,307	61,262 36,832 22,209 17,903	19,464 35,147 27,078 18,404	69,394 55,749 41,598 33,087	2,542 2,424 1,943 1,307	71,936 58,173 43,541 34,394	3,004 2,559 6,311 3,593	*29,448 *29,507 *23,882 *16,464	5,142 4,129 3,529 4,046	64,594 36,195 33,722 24,103
MERCHANTS, Providence.....1851. W. T. Barton, Pres., W. P. Goodwin, Sec.	1882 1881 1880 1879	200,000 200,000 200,000 200,000	428,501 407,950 385,976 381,454	146,470 107,719 99,965 95,514	82,031 100,231 86,011 85,940	212,226 141,048 150,825 139,516	19,004 18,447 18,983 27,339	231,230 160,395 169,808 157,855	131,269 92,513 121,842 81,476	12,000 12,000 16,000 16,000	68,196 48,795 56,118 48,879	211,465 153,308 193,960 146,355
PAWTUCKET MUTUAL, Pawtucket.....1848. Robt. Sherman, Pres., Isaac Shove, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	164,770 157,118 143,903 130,645	73,130 73,827 69,047 71,046	91,640 83,291 74,862 59,599	29,213 31,324 26,881 26,969	6,810 6,629 4,759 5,173	36,023 37,953 31,640 32,142	12,416 7,273 3,692 9,065	*8,121 *8,649 *6,747 *6,290	8,739 10,988 10,182 12,654	29,275 26,910 20,621 28,009
PROVIDENCE MUTUAL, Providence.....1800. Joseph T. Snow, Pres., H. R. Barker, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	102,432 95,827 56,582 48,586	49,593 40,040 32,887 30,857	52,839 55,787 23,695 17,729	24,281 63,179 21,838 15,827	5,137 4,041 1,898 2,715	29,418 67,220 23,736 18,542	6,811 5,001 6,971 7,553	*4,497 *3,813 *3,972 *2,911	10,732 13,987 12,098 12,593	22,040 22,801 23,041 23,057
† PROVIDENCE MUT. STEAM BOILER, Prov.....1875. Wm. Corliss, Pres., L. T. Downes, Sec.	1882 1881 1880 1879	Mutual. Mutual. Mutual. Mutual.	..... 8,896 7,055 6,229	..... 5,757 5,278 6,042	..... 3,139 1,777 187	..... 9,991 8,679 6,530	..... 152 139 132	..... 10,143 8,818 6,662	..... 3,206 2,500 2,720	..... *2,925 *2,069 *2,470	..... 1,543 4,090 1,292	..... 7,674 8,659 6,482
PROVIDENCE-WASHINGTON, Providence.....1799. J. H. DeWolfe, Pres., J. B. Branch, Sec.	1882 1881 1880 1879	400,000 400,000 400,000 400,000	1,007,364 890,503 759,532 664,823	473,591 366,471 266,485 191,696	133,773 124,032 93,047 73,127	818,595 605,633 487,849 307,963	48,207 35,719 25,909 22,576	866,802 641,352 513,758 330,539	571,700 382,748 306,839 201,230	32,053 34,418 39,537 17,502	213,525 151,037 126,620 79,090	817,278 468,203 472,996 297,822

\* Returned to policyholders. † Devoted to insurance against steam boiler risks.

RHODE ISLAND—Continued.									
RHODE ISLAND MUTUAL, Providence.....1848. Geo. C. Nightingale, Pres., A. H. White, Sec.	1882	Mutual.	258,115	132,589	125,526	170,480	.....	178,927	60,209
	1881	Mutual.	212,567	75,852	136,716	151,304	8,328	159,632	42,246
	1880	Mutual.	198,323	105,383	92,940	142,065	9,398	151,463	49,347
	1879	Mutual.	197,254	81,821	115,433	134,162	8,639	142,801	6,266
STATE MUTUAL, Providence.....1855. Rho. B. Chapman, Pres., Robt. B. Chap- man, Sec.	1882	Mutual.	334,860	188,898	145,962	262,933	12,625	275,558	35,116
	1881	Mutual.	289,598	119,844	169,754	231,875	10,666	242,541	84,152
	1880	Mutual.	259,890	132,347	127,543	205,370	10,002	215,372	23,872
	1879	Mutual.	221,711	92,963	128,748	180,668	11,477	192,145	22,356
TIVERTON AND LITTLE COMPTON, L. Comp..1865. I. B. Richmond, Pres., P. B. Richmond, Sec.	1882	Mutual.	.....	.....	.....	.....	.....	.....	.....
	1881	Mutual.	7,586	1,521	6,065	1,134	301	1,435	.....
	1880	Mutual.	6,477	1,550	4,927	617	246	863	.....
	1879	Mutual.	5,837	1,488	4,349	494	291	785	23
UNION MUTUAL, Providence.....1863. Edwin Barrows, Pres., J. T. A. Eddy, Sec.	1882	Mutual.	123,367	53,270	70,097	19,240	5,450	24,690	2,216
	1881	Mutual.	115,082	50,703	64,379	19,024	4,855	23,879	1,872
	1880	Mutual.	103,077	47,847	55,230	14,332	4,602	18,934	671
	1879	Mutual.	93,331	46,939	46,392	15,686	4,129	19,815	139
WHAT CHEER MUTUAL, Providence.....1873. Rowland Hazard, Pres., L. T. Downes, Sec.	1882	Mutual.	85,052	75,940	9,112	107,006	2,800	109,806	25,906
	1881	Mutual.	71,344	48,759	22,585	82,091	2,405	84,496	12,100
	1880	Mutual.	54,251	37,142	17,109	67,843	2,105	69,948	24,256
	1879	Mutual.	50,191	31,124	19,067	51,570	1,361	52,931	4,610
TENNESSEE.									
BLUFF CITY, Memphis.....1871. James C. Neeley, Pres., W. H. Moore, Sec.	1882	150,000	171,707	.....	.....	17,150	10,945	28,095	2,516
	1881	142,500	164,008	16,439	5,069	13,717	13,843	27,560	6,791
	1880	135,000	158,760	15,000	8,760	.....	.....	29,695	16,643
	1879	135,000	.....	.....	.....	.....	.....	.....	.....
EQUITABLE, Nashville.....1869. A. G. Adams, Pres., J. O. Treanor, Sec.	1882	150,000	191,344	26,519	14,825	36,400	12,628	49,028	12,911
	1881	150,000	187,159	28,609	8,550	40,176	11,488	51,664	21,954
	1880	150,000	185,704	27,418	8,286	32,708	11,565	44,273	15,775
	1879	200,000	226,580	23,358	3,222	28,589	10,106	38,695	15,283
FACTORS, Memphis.....1882. N. Fontaine, Pres., Jas. E. Beasley, Sec.	1882	250,000	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1881	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1880	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1879	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
HERNANDO, Memphis.....1859. S. H. Dunscomb, Pres., F. M. Nelson, Sec.	1882	150,000	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1881	150,000	.....	.....	.....	.....	.....	.....	.....
	1880	150,000	182,579	9,271	23,308	30,760	11,514	42,274	6,419
	1879	150,000	.....	.....	.....	.....	.....	.....	.....
HOME, Memphis.....1856. M. C. Pierce, Pres., B. F. Price, Sec.	1882	59,000	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1881	55,000	56,226	3,400	-2,174	15,837	3,537	19,374	.....
	1880	100,000	.....	.....	.....	.....	.....	.....	.....
	1879	100,000	102,646	3,646	-1,000	.....	.....	14,635	.....

\* Returned to policyholders. † No information can be obtained regarding this company. ‡ Organized in September, 1882. § Includes stock notes.

## STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Organized	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
<b>TENNESSEE—Continued.</b>												
<b>KNOXVILLE, Knoxville.</b> .....1879.	1882	\$ 100,000	\$123,345	\$11,671	\$11,674	\$18,168	\$2,762	\$20,930	\$6,561	.....	\$6,872	\$13,433
D. A. Carpenter, Pres., W. H. Simmonds, Sec. and Treas.	1881	20,000	40,847	7,708	13,139	15,190	2,159	17,709	1,869	.....	7,821	9,690
	1880	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	100,000	106,410	5,564	846	.....	.....	10,178	.....	.....	.....	4,380
<b>MEMPHIS CITY FIRE &amp; GENERAL, Memphis.</b> ....1870.	1882	226,580	241,717	.....	.....	15,344	18,451	33,795	5,225	a 12,500	9,351	27,076
E. M. Apperson, Pres., H. J. Lynn, Cash.	1881	250,000	260,084	5,627	4,457	18,608	13,593	32,201	5,962	.....	8,429	14,391
	1880	190,155	205,776	74	15,547	20,950	11,569	32,519	8,669	12,500	8,207	29,376
	1879	250,000	262,918	.....	12,403	18,413	10,460	28,873	3,359	12,500	7,655	23,714
<b>NASHVILLE COMMERCIAL, Nashville</b> .....1854.	1882	100,000	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
John Kirkman, Pres., Edw'd D. Hicks, Sec.	1881	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	100,000	151,000	9,000	42,000	16,000	10,000	26,000	985	12,000	7,800	20,785
	1879	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>PEOPLES, Memphis</b> .....1867.	1882	200,000	226,700	13,773	12,927	25,984	14,524	40,508	6,779	10,000	21,444	38,223
W. M. Farrington, Walter L. Parker, Sec.	1811	200,000	224,571	14,119	19,452	20,656	12,843	33,499	3,787	18,000	12,898	34,685
	1880	200,000	227,682	16,044	11,638	19,599	14,316	33,915	4,437	20,000	17,042	41,479
	1879	200,000	227,269	11,492	15,777	19,778	16,163	35,941	5,591	.....	14,970	20,561
<b>PHOENIX FIRE AND MARINE, Memphis</b> .....1881.	1882	135,600	152,043	7,338	9,105	19,854	9,239	29,093	2,709	\$18,000	7,523	28,292
	1881	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)
	1880	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)
	1879	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)
<b>PLANTERS, Memphis</b> .....1866.	1882	150,000	222,644	39,548	33,096	42,525	16,621	59,146	9,720	15,000	13,822	38,542
D. T. Porter, Pres., G. D. Raine, Sec.	1881	150,000	198,615	29,585	19,020	33,558	15,791	49,349	9,461	15,000	12,585	37,046
	1880	150,000	195,092	21,690	23,402	36,144	13,176	49,320	9,801	15,000	10,437	35,238
	1879	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>STATE, Nashville</b> .....1865.	1882	200,000	251,132	31,154	20,178	33,249	17,304	50,553	17,183	22,000	15,984	55,166
John Lumsden, Pres., D. R. Johnson, Sec.	1881	200,000	251,515	25,394	26,121	33,827	38,955	72,782	28,741	30,000	18,465	77,206
	1880	200,000	257,605	25,667	31,938	34,752	25,501	60,253	6,849	32,000	16,621	55,470
	1879	198,397	249,760	20,792	30,571	31,687	28,693	60,380	10,534	22,000	13,256	45,790
<b>VANDERBILT MUTUAL, Memphis</b> .....1882.	1882	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
	1881	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
	1880	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)
	1879	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)	(c)

\* No information can be obtained regarding this company; last statement was filed with Insurance Department January 17, 1879. † Organized in 1881. ‡ Credited on stock notes.  
 a Includes \$11,000 credit on stock notes. b Includes stock notes. c Organized in 1882.



STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun business	Capital Paid up.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
VIRGINIA—Continued.												
VIRGINIA STATE, Richmond	1882	\$200,000	\$266,811	\$32,313	\$34,498	\$35,700	\$16,632	\$52,332	\$17,487	\$20,000	\$16,639	\$54,126
John L. Bacon, Pres., R. E. Richardson, Sec.	1881	200,000	269,678	27,532	42,146	32,309	17,970	50,279	14,632	20,000	15,717	50,349
	1880	200,000	269,914	24,756	45,158	32,266	27,459	59,725	22,546	20,000	13,295	55,841
	1879	200,000	259,062	27,996	31,066	36,855	18,566	55,421	26,746	20,000	14,868	61,614
WEST VIRGINIA.												
ÆTNA FIRE AND MARINE, Wheeling	1882	100,000	121,508	16,810	4,698	45,134	1,754	46,888	30,166	.....	5,094	35,260
Wm. B. Simpson, Pres., J. C. Orr, Sec	1881	100,000	.....	10,000	.....	21,858	7,775	29,633	16,058	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
AMERICAN, Wheeling												
J. A. Miller, Pres., P. B. Dobbins, Sec.	1882	15,000	102,699	.....	.....	11,091	18	11,109	51	\$5,000	3,359	8,410
	1881	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1880	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
	1879	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)	(†)
FIRE AND MARINE, Wheeling												
Andrew Wilson, Pres., C. H. Collier, Sec.	1882	90,000	122,726	17,250	5,476	19,780	4,040	23,820	7,585	10,000	4,048	21,633
	1881	80,000	111,330	7,000	4,330	17,404	4,328	21,732	6,061	\$10,000	3,978	20,039
	1880	70,000	111,835	2,000	39,835	23,337	2,951	26,288	3,512	10,000	5,484	18,996
	1879	70,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FRANKLIN, Wheeling												
J. N. Vance, Pres., T. P. Phillips, Sec.	1882	100,000	130,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
GERMAN, Wheeling												
John Oesterling, Pres., F. Riester, Sec.	1882	100,000	169,283	25,578	43,705	28,178	13,120	41,298	13,370	8,000	9,944	31,314
	1881	100,000	159,962	22,617	37,345	22,924	16,341	39,265	14,523	8,000	13,008	35,531
	1880	100,000	154,757	18,123	36,634	23,449	9,530	32,980	13,325	9,000	8,066	30,391
	1879	100,000	152,717	18,971	33,746	26,542	10,471	37,013	19,076	8,000	9,144	36,220
MANUFACTURERS, Wheeling												
Robert Crangle, Pres., Alfred Paull, Sec.	1882	100,000	125,282	15,459	9,824	.....	.....	56,217	27,307	.....	16,914	44,221
	1881	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

† Organized September 13, 1882. § Credited on stock notes.



WEST VIRGINIA—Continued.									
OHIO VALLEY, Wheeling.....1883. Henry Schulbach, Pres., J.V.L. Rodgers, Sec.	188a	100,000	(+)	(+)	(+)	(+)	(+)	(+)	(+)
	1881	(+)	(+)	(+)	(+)	(+)	(+)	(+)	(+)
	1880	(+)	(+)	(+)	(+)	(+)	(+)	(+)	(+)
	1879	(+)	(+)	(+)	(+)	(+)	(+)	(+)	(+)
PRABODY, Wheeling.....1869. Alonzo Loring, Pres., J. F. Paull, Sec.	188a	100,000	137,148	18,987	18,161	57,864	4,416	6a,280	14,787
	1881	100,000	126,319	14,06a	12,257	31,013	4,798	35,811	16,314
	1880	100,000	126,854	15,438	11,416	28,219	5,545	33,764	13,150
	1879	100,000	.....	.....	.....	.....	.....	.....	.....
WISCONSIN.									
CONCORDIA, Milwaukee .....1870. Jobst H. Buening, Pres., Gustav Wollaeger, Sec.	188a	200,000	353,789	79,586	74,203	75,021	15,325	90,346	29,245
	1881	59,550	202,096	66,121	76,425	60,269	9,843	70,112	19,134
	1880	43,670	160,288	57,072	59,546	50,583	8,616	59,199	29,642
	1879	35,730	143,432	53,198	54,504	46,826	8,197	55,022	26,257
GERMANTOWN FARMERS MUT., Germantown..1854. Andrew Martin, Pres., Martin Schottler, Sec.	188a	Mutual.	86,028	28,594	58,234	17,484	3,377	20,861	7,750
	1881	Mutual.	83,047	.....	.....	.....	.....	.....	.....
	1880	Mutual.	82,139	38,443	43,696	18,213	3,569	21,782	20,246
	1879	Mutual.	85,620	50,816	48,204	25,932	5,605	31,537	35,474
HEKLA, Madison.....1871. J. A. Johnson, Pres., H. T. Lerdall, Sec.	188a	260,700	380,075	65,778	53,597	69,006	26,367	95,374	30,035
	1881	200,000	297,670	56,660	41,010	56,205	23,879	80,084	18,639
	1880	200,000	278,052	49,497	28,555	52,649	22,364	75,013	47,001
	1879	200,000	286,171	54,366	31,805	59,497	22,403	81,904	35,845
HERMAN FARMERS MUTUAL, Herman.....1856. John Zirbel, Pres., Charles Ringle, Sec.	188a	Mutual.	36,568	10,286	26,282	4,709	1,760	6,469	284
	1881	Mutual.	33,449	10,687	22,762	4,098	2,164	6,262	4,640
	1880	Mutual.	32,687	11,937	20,750	5,090	1,952	7,042	3,953
	1879	Mutual.	30,151	9,248	20,903	3,992	2,727	6,719	4,559
MILWAUKEE MECHANICS MUTUAL, Milwaukee. 1852. C. Preusser, Pres., A. J. Cramer, Sec.	188a	Mutual.	834,139	272,282	561,857	321,397	35,763	357,160	134,392
	1881	Mutual.	730,112	236,825	493,286	268,736	34,190	302,926	145,263
	1880	Mutual.	666,912	227,937	438,975	251,360	33,966	285,326	140,870
	1879	Mutual.	613,098	212,896	400,202	217,952	27,433	245,385	128,067
NORTHWESTERN NATIONAL, Milwaukee.....1869. A. Mitchell, Pres., John P. McGregor, Sec.	188a	600,000	1,127,312	275,677	251,635	393,621	48,287	441,908	177,830
	1881	600,000	1,056,280	226,245	230,035	358,017	46,673	404,690	187,411
	1880	600,000	1,004,694	199,513	205,181	321,303	48,839	370,142	192,732
	1879	600,000	952,449	208,149	144,301	334,899	49,270	384,169	183,793

† Organized May 7, 1883.

## FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year of Incorporation in United States.	STATEMENT OF THE UNITED STATES BRANCH.								STATEMENT OF HOME OFFICE.	
		Total Assets in the United States.	Total Liabilities.	Surplus over all Liabilities.	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets Including all Departments.
BRITISH AMERICA, Toronto.....1833. John Morison, Gov., Silas P. Wood, Sec., Toronto.	1882 1881 1880 1879	\$827,980 872,595 850,676 816,407	\$384,921 385,671 352,632 352,784	\$443,059 486,924 498,044 463,623	\$554,191 570,120 559,942 524,185	\$599,115 600,169 589,281 540,597	\$404,050 386,120 408,270 309,994	\$195,594 189,911 167,323 166,924	\$599,644 576,031 575,593 476,918	\$500,000 500,000 500,000 500,000	\$1,189,673 1,329,732 1,426,415 1,343,909
CITY OF LONDON FIRE, London.....1881. John C. Paige, Manager, Boston.	1882 1881 1880 1879	567,837 504,250 (0) (0)	283,327 (0) (0) (0)	484,510 (0) (0) (0)	429,107 (0) (0) (0)	447,721 (0) (0) (0)	190,579 (0) (0) (0)	148,759 (0) (0) (0)	339,338 (0) (0) (0)	1,000,000 (0) (0) (0)	1,299,655 (0) (0) (0)
COMMERCIAL UNION, London.....1861. Alfred Pell, Mgr., C. Sewall, Asst. Mgr., N. Y.	1882 1881 1880 1879	2,160,258 1,997,581 1,885,329 1,653,391	1,279,068 1,088,541 980,864 881,088	881,190 909,040 904,465 772,303	1,593,944 1,359,919 1,294,795 1,218,101	1,655,682 1,417,036 1,352,208 1,293,116	1,010,535 800,017 703,718 749,006	504,884 413,636 374,756 369,917	1,515,419 1,213,653 1,078,474 1,118,923	1,250,000 1,250,000 1,250,000 1,250,000	..... ..... 10,280,452 9,698,571
FIRE INSURANCE ASSOCIATION, London.....1880. Joseph H. Wellman, Mgr., A. P. M. Roome, Asst. Mgr., N. Y.	1882 1881 1880 1879	737,076 691,405 (n) (n)	468,902 275,790 (n) (n)	268,175 415,615 (n) (n)	804,156 505,871 (n) (n)	827,952 518,283 (n) (n)	503,992 177,065 (n) (n)	237,347 181,842 (n) (n)	741,339 358,907 (n) (n)	1,000,000 1,000,000 ..... .....	1,573,292 1,349,944 ..... .....
GUARDIAN, London.....1821. H. E. Bowers, Manager, New York.	1882 1881 1880 1879	1,096,914 1,050,515 944,761 861,973	366,112 320,342 228,195 151,872	730,802 730,173 716,566 710,101	504,711 420,146 332,149 200,366	539,278 458,140 368,449 240,416	289,347 210,456 143,942 152,131	188,527 148,027 118,222 46,443	477,774 358,483 262,164 198,574	5,000,000 5,000,000 5,000,000 5,000,000	14,955,539 15,086,018 ..... 15,107,605
HAMBURG-BREMEN, Hamburg.....1854. F. O. Affeld, Manager, A. C. Buchenberger, Associate Manager, New York.	1882 1881 1880 1879	978,600 977,803 905,102 780,409	406,005 352,498 304,348 255,264	572,595 625,306 600,754 525,145	655,356 594,453 520,639 415,542	692,172 631,244 553,957 441,273	453,197 320,239 268,915 269,606	215,736 195,961 178,183 137,685	668,933 516,200 447,098 407,291	300,000 300,000 300,000 300,000	1,400,844 1,324,017 1,246,468 .....
IMPERIAL, London.....1803. R. D. Alliger, Manager, New York.	1882 1881 1880 1879	1,229,620 1,030,998 996,202 928,900	469,328 339,119 310,083 261,764	760,292 691,879 686,119 667,136	647,278 495,840 505,884 409,320	697,920 543,547 554,365 455,887	418,638 344,605 281,630 291,313	197,918 150,164 152,362 134,958	616,556 494,769 433,993 426,271	3,500,000 3,500,000 3,500,000 3,500,000	8,727,000 8,153,119 8,175,619 .....
LANCASHIRE, Manchester.....1852. Henry Robertson, Manager, New York.	1882 1881 1880 1879	1,106,317 1,502,581 1,509,363 878,899	719,467 706,164 756,459 510,314	386,850 796,417 752,904 368,585	1,048,464 971,508 937,110 750,938	1,099,283 1,010,020 937,110 750,938	723,451 579,974 598,097 510,854	339,081 309,109 302,716 299,770	1,062,532 889,083 900,813 750,624	1,350,000 1,350,000 1,350,000 1,000,000	6,818,282 6,787,983 ..... 5,068,025

<sup>a</sup> Entered the United States in 1881; entered the United States in January, 1882. <sup>b</sup> Began business in 1881; entered the United States in January, 1882.

LION FIRE, London.....1879. M. Bennett, Jr., Mngr., J. H. Brewster, Asst. Mngr., Hartford.	1882 1881 1880 1879	748,761 657,819 375,755 (k)	200,181 202,284 35,269 (k)	548,580 455,535 340,486 (k)	402,084 375,785 58,786 (k)	510,361 487,590 60,786 (k)	286,662 102,262 2,686 (k)	142,758 121,463 18,345 (k)	429,420 223,725 21,031 (k)	1,000,000 1,000,000 1,000,000	1,392,547 1,344,353 1,340,141
LIVERPOOL AND LONDON AND GLOBE, Liverpool.....1836. James E. Pulsford, Resident Mngr., H. W. Eaton, Deputy Mngr., New York.	1882 1881 1880 1879	2,521,938 4,777,590 4,462,065 4,376,961	2,759,848 2,948,482 2,647,030 2,569,915	2,453,090 1,829,108 1,815,035 1,807,046	3,115,165 2,877,737 2,664,243 2,595,522	3,310,806 3,086,872 2,842,639 2,792,128	2,030,764 1,750,438 1,456,485 1,813,971	931,021 869,826 829,824 790,823	2,961,787 2,620,264 2,286,309 2,604,794	1,228,200 1,228,200 1,228,200 1,228,200	..... ..... 33,320,106 31,665,194
LONDON AND LANCASHIRE, Liverpool.....1861. James Yereance, Manager, New York.	1882 1881 1880 1879	1,285,456 1,149,021 1,014,970 775,003	696,661 601,457 514,844 308,064	588,835 547,564 500,126 466,939	1,023,855 853,584 815,028 421,355	1,063,817 890,824 848,873 425,578	634,188 606,496 523,535 103,849	318,091 290,452 259,114 108,589	952,279 896,948 782,649 212,438	926,000 926,000 773,750	2,628,069 2,700,568 2,138,730
LONDON AND PROVINCIAL, London.....1881. John C. Mills, Manager, New York.	1882 1881 1880 1879	436,900 (o) (o) (o)	206,460 (o) (o) (o)	230,440 (o) (o) (o)	346,584 (o) (o) (o)	353,579 (o) (o) (o)	95,752 (o) (o) (o)	124,915 (o) (o) (o)	220,667 (o) (o) (o)	500,000 ..... .....	..... ..... .....
LONDON ASSURANCE CORPORATION, London.....1720. Benoni Lockwood, Manager.	1882 1881 1880 1879	1,442,576 1,406,279 1,287,503 1,157,775	672,282 539,702 441,506 366,886	770,294 866,577 845,997 790,889	883,336 756,546 642,469 519,556	916,787 † 843,723 687,469 562,306	560,716 473,218 337,656 339,942	288,398 * 255,029 202,065 170,598	849,114 * 728,247 539,721 510,540	2,241,375 2,241,375 2,241,375 2,241,375	16,323,850 16,021,010 15,886,111
NORTH BRITISH AND MERCANTILE, London.....1809. C. E. White and S. P. Blagden, Managers, New York.	1882 1881 1880 1879	3,265,875 2,044,664 1,958,089 1,864,598	1,250,825 976,939 849,203 855,081	2,015,050 1,067,725 1,108,886 1,009,517	1,837,736 1,328,679 1,198,831 1,154,926	1,908,720 1,402,521 1,275,408 1,228,495	1,061,762 801,006 670,735 699,981	522,258 389,698 357,931 344,085	1,584,020 1,190,704 1,028,666 1,044,066	2,500,000 2,250,000 1,750,000	10,211,885 9,947,179 9,264,569
NORTH GERMAN, Hamburg.....1863. J. Claussen, Mngr., J. Muth, Asst. Mngr., New York.	1882 1881 1880 1879	436,111 434,476 400,970 391,430	147,636 160,422 149,189 140,178	288,475 274,054 251,781 251,252	256,331 250,744 270,511 237,472	270,734 265,421 301,235 251,062	228,056 173,087 189,431 179,970	98,169 99,436 109,278 96,532	326,225 272,523 298,709 276,502	375,000 375,000 375,000 375,000	785,490 733,312 733,312
NORTHERN, London.....1836. Henry H. Hall, Manager, New York.	1882 1881 1880 1879	1,221,601 877,509 855,609 754,846	381,093 339,118 310,082 256,309	840,508 538,391 545,527 498,537	546,338 495,839 505,885 409,382	581,567 528,657 536,809 438,535	392,334 342,368 274,996 290,326	178,345 142,426 144,413 132,838	570,679 484,795 419,409 423,164	1,500,000 750,000 750,000 750,000	14,286,900 13,043,296 13,068,408
NORWICH UNION, Norwich.....1797. C. P. Frame and J. Montgomery Hare, Managers, N. Y.	1882 1881 1880 1879	1,010,608 712,134 652,207 574,701	356,003 270,228 184,564 99,041	654,605 441,906 467,643 475,660	506,206 425,947 322,630 180,356	529,056 447,547 343,430 189,765	271,984 221,276 145,554 26,125	169,796 141,096 108,645 60,220	441,780 362,372 254,199 86,345	660,000 660,000 660,000 660,000	3,598,468 3,522,346 3,292,939
PHOENIX, London.....1782. A. D. Irving, Manager, E. B. Clark, Asst. Manager, New York.	1882 1881 1880 1879	1,352,946 901,117 688,557 451,743	710,970 508,703 295,498 42,310	641,976 392,414 393,059 409,433	915,601 708,072 454,786 38,813	944,711 730,252 480,288 45,813	603,667 413,763 167,147 6,756	278,720 218,847 138,116 17,420	882,387 632,610 305,263 24,176	359,594 359,594 359,594 359,594	5,619,408 5,364,504 5,266,372
QUEEN, Liverpool.....1858. J. A. MacDonald, Manager, New York.	1882 1881 1880 1879	1,752,208 1,674,936 1,631,346 1,635,027	919,083 916,669 709,140 662,521	833,125 758,267 922,206 972,506	1,190,092 1,252,499 976,594 922,930	1,254,786 1,330,545 1,061,150 1,005,901	931,747 791,652 686,621 566,163	421,518 409,831 284,938 279,830	1,353,265 1,201,483 971,558 845,993	873,170 873,170 865,068	5,395,615 5,149,817 4,821,237

## FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES--Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year Ending December 31	STATEMENT OF THE UNITED STATES BRANCH.							STATEMENT OF HOME OFFICE.		
		Total Assets in the United States.	Total Liabilities	Surplus Over all Liabilities	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets, Including all Departments.
REASSURANCES GENERALES, Paris.....1879. John C. Paige, Manager, Boston.	1882	\$447,726	\$244,772	\$202,954	\$495,598	\$505,412	\$353,478	\$169,643	\$523,121	.....	.....
	1881	427,698	220,237	207,461	598,996	408,656	264,665	136,825	401,490	.....	.....
	1880	399,583	124,776	274,807	274,881	290,176	170,543	87,967	258,510	.....	.....
	1879	326,704	3,724	322,980	(nil)	10,000	(nil)	(nil)	(nil)	1,750,000	1,963,711
ROYAL, Liverpool.....1845. E. F. Beddall, Mngr., W. W. Henshaw, Asst. Mngr., New York.	1882	3,541,647	2,096,613	1,445,034	2,181,605	2,286,941	1,228,403	687,991	1,916,394	.....	.....
	1881	2,966,312	1,782,116	1,184,196	1,885,727	1,999,264	1,239,919	606,585	1,846,504	1,447,725	26,382,274
	1880	3,031,403	1,643,693	1,387,710	1,727,265	1,842,453	861,664	560,385	1,422,049	1,447,725	25,391,745
	1879	2,703,954	1,479,009	1,224,945	1,593,521	1,705,065	978,590	509,534	1,488,124	1,447,725	23,584,779
SCOTTISH UNION & NATIONAL, Edinburgh and London, 1824. M.Bennett, Jr., Mngr., Jas. H. Brewster, Asst. Mngr., Ht'd	1882	1,031,210	212,758	808,452	389,041	564,345	259,826	103,522	363,348	.....	.....
	1881	820,339	188,714	631,625	327,198	500,343	93,378	95,813	189,191	1,412,855	14,031,409
	1880	487,462	32,895	454,567	60,948	64,398	851	18,985	19,836	1,412,855	13,292,691
	1879	(h)	(h)	(h)	(h)	(h)	(h)	(h)	(h)	1,412,855	12,679,382
STANDARD FIRE OFFICE, London.....1879. T. Y. Brown, Manager, New York.	1882	706,272	418,353	287,919	624,592	637,129	301,963	212,526	514,489	565,512	998,372
	1881	486,329	198,073	288,256	133,602	135,141	13,002	21,136	34,138	565,060	.....
	1880	(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)	.....	.....
	1879	(n)	(n)	(n)	(n)	(n)	(n)	(n)	(n)	.....	.....
SUN FIRE OFFICE, London.....1710. U. S. Gilbert, Manager, Jesse Adams, Asst. Manager, Watertown, N. Y.	1882	1,252,754	820,596	432,158	470,149	470,149	164,154	148,313	312,467	.....	.....
	1881	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	.....	.....
	1880	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	.....	.....
	1879	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	.....	.....
TRANSATLANTIC, Hamburg.....1872. E. Harbers, Manager.	1882	† 369,752	140,720	† 229,032	239,570	254,571	165,997	83,809	249,806	300,000	1,034,876
	1881	482,031	151,919	330,112	242,972	258,192	152,152	85,017	237,169	300,000	948,512
	1880	476,803	148,681	328,122	252,255	271,505	171,822	93,428	265,250	300,000	918,711
	1879	430,223	117,113	313,110	174,130	230,734	155,140	68,814	223,954	500,000	2,362,000
UNITED FIRE REINSURANCE, Manchester..... Albo de Bernales, Manager, New York.	1882	855,526	473,087	382,439	911,568	922,202	237,767	243,687	481,454	.....	.....
	1881	(s)	(s)	(s)	(s)	(s)	(s)	(s)	(s)	.....	.....
	1880	(s)	(s)	(s)	(s)	(s)	(s)	(s)	(s)	.....	.....
	1879	(s)	(s)	(s)	(s)	(s)	(s)	(s)	(s)	.....	.....
WESTERN, Toronto.....1851. J. J. Kenny, Managing Director, Toronto.	1882	† 602,105	398,469	† 203,636	873,595	906,289	701,614	255,839	957,453	400,000	1,389,179
	1881	890,681	467,268	423,413	798,172	829,430	598,523	247,995	846,518	400,000	1,411,086
	1880	865,945	418,318	447,627	662,902	689,651	423,838	196,403	620,241	400,000	1,352,176
	1879	680,704	330,298	350,406	531,351	561,807	320,978	158,084	479,062	.....	.....

\* Entered U. S. August 1, 1882. † See foot-note (a) on preceding page.

A Entered U. S. in 1880.

n Entered U. S. in 1881.

s Entered U. S. in 1882.

# OTHER FOREIGN COMPANIES.

The following supplementary list of foreign insurance companies doing business in the United States comprises those fire and marine companies doing business in California exclusively, and marine companies operating in New York :

	Assets by Latest Report.		Assets by Latest Report.
Allgemeine Versicherungs Gesellschaft Dresden, Sax.....	\$535,664	New Zealand Fire and Marine, Auckland, New Zealand.....	2,065,003
J. Bertschmann, New York.....	*171,840	Hugh Craig, San Francisco.....	
Alliance Marine, London.....	1,650,965	North China, Shanghai, China.....	1,962,915
(Agency at San Francisco.)		Macondray & Co., San Francisco.....	
Baloise Marine, Basle, Switzerland... H. W. Syz, San Francisco.....	601,268	On Tai, Hong Kong, China.....	523,277
British and Foreign Marine, Liverpool John G. Dale, New York.....	3,811,957	Quong Hang On, San Francisco.....	
China Traders, Hong Kong, China... Wm. Dimond & Co., San Francisco.....	*253,114	Progres National Insurance Co., Paris E. A. Halsey, San Francisco.....	1,447,585
Chinese, Hong Kong, China.....	1,036,059	Prussian National Fire, Stettin.....	1,338,925
Degener & Co., San Francisco.....	410,112	Reliance Marine, Liverpool.....	584,615
Danube Marine, Vienna, Austria..... H. Balzer & Co., San Francisco.....	1,948,351	(Agency at San Francisco.)	
Fonciere, Paris.....		Rhenish Westphalian Marine, M. Gladbach, Germany.....	680,931
(Agency at San Francisco.)		Paul W. Caesar, New York.....	*184,807
Globe Marine, London, England.....	854,512	Scottish Imperial Insurance Company. Donaldson & Co., San Francisco.....	26,382 274
Degener & Co., San Francisco.....		Sea, Liverpool, Eng.....	1,746,780
Hamburg-Magdeburg, Hamburg.....	919,420	George B. Ra-, New York.....	*199,144
(Agency at San Francisco.)		South British Fire and Marine, Auckland, New Zealand.....	926,426
Helvetia Marine, St. Gall, Switzerland H. W. Syz, San Francisco.....	1,268,801	W. J. Callingham, San Francisco.....	
Helvetia Swiss Fire, St. Gall, Switz... H. W. Syz, San Francisco.....	906,107	Standard Marine, Liverpool.....	1,273,301
International Marine, Liverpool.....	501,632	(Agency at San Francisco.)	
(Agency at San Francisco.)		Swiss Lloyd Transport, Winterther, Switzerland.....	1,483,055
London Provincial Marine, London England.....	1,278,362	Hugo Menzel, New York.....	*206,567
Hutchison & Mann, San Francisco.....		Switzerland Marine, Zurich, Switz... Jacob Bertschmann, New York.....	783,318
Magdeburg Marine, Magdeburg, Germany.....	2,198,009	Thames & Mersey, Liverpool, England.....	*200,676
Gutte & Frank, San Francisco.....		W. G. Harrison, San Francisco.....	4,587,185
Manchester, Manchester, England... Balfour & Guthrie, San Francisco.....	1,248,094	Evan J. Fraser, New York.....	*309,742
Manon, Hong Kong.....	543,397	Transatlantic Marine, Berlin, Ger... Thannhauser & Co., San Francisco.....	475,345
(Agency at San Francisco.)		Union Marine, Liverpool, England... Falkner, Bell & Co., San Fran.....	1,705,685
Marine, London, England.....	4,659,380	Jones & Whitlock, New York.....	*375,581
G. W. McNear, San Francisco.....		Universal Marine, London, England.. G. J. Theobold & Co., San Fran.....	2,231,835
Maritime, Liverpool, England.....	1,581,566	Yangtze, Shanghai.....	1,353,006
Falkner, Bell & Co., San Francisco.....		Macondray & Co., San Francisco.....	
National Fire and Marine, Duneden, New Zealand.....	894,468		
W. J. Callingham, San Francisco.....			

\*Assets of American Branch.

ADVICE TO LIFE AGENTS.—Cultivate candor in your intercourse with your policyholders, and impress them with a sense of your honesty and straightforward business character. When any other office is spoken of, treat it with respect; if its claims to public confidence are matched against yours, give it every credit that is its due, while showing why you prefer your own. If an agent of any other office has been speaking disrespectfully of your office answer his objections; but avoid all semblance of the low vulgarity of "Thou'rt another."

CAPACITY OF A FREIGHT CAR.—A load is nominally 10 tons or 20,000 lbs. The following can be carried: Whiskey, 60 bbls; salt, 70 bbls.; lime, 70 bbls.; flour, 90 bbls.; eggs, 130 to 160 bbls.; flour, 200 sacks; wood, 6 cords; cattle, 18 to 20 head; hogs, 50 to 60; sheep, 80 to 100; lumber, 6000 feet; barley, 300 bushels; wheat, 340 bushels; flax seed, 360 bushels; apples, 370 bushels; corn, 400 bushels; potatoes, 430 bushels; oats, 680 bushels; bran, 1000 bushels; butter 20,000 lbs.



AMERICAN LIFE INSURANCE COMPANIES.

COMPARATIVE EXHIBIT OF TRANSACTIONS FOR FOUR YEARS.

The following tables show the transactions for the past four years of all the regularly organized life insurance companies in the United States, exhibiting also their assets and surplus at the end of each year:

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year beginning business	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (excluding taxes).	Total Expend- itures.	NEW POLICIES ISSUED & REVIVED (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
								No.	Amount.	No.	Amount.	
<b>ALABAMA.</b>												
ALABAMA GOLD, Mobile.....	188a	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
T. N. Fowler, Sec.	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$750,849
MOBILE, Mobile.....	188a	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	619,749
J. L. Murphy, Pres., H. M. Friend, Sec.	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	607,208
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	616,685
<b>CALIFORNIA.</b>												
PACIFIC MUTUAL, San Francisco.....1868.	188a	\$314,332	\$61,145	\$375,477	\$195,954	\$92,318	\$289,216	615	\$1,958,115	2,808	\$7,559,461	1,073,543
Geo. A. Moore, Pres., J. N. Patton, Sec.	1881	275,850	63,591	339,441	198,446	127,997	327,827	560	1,480,795	2,708	7,049,158	895,372
	1880	903,304	72,912	376,216	229,172	107,082	350,323	651	1,926,386	2,867	7,408,177	1,179,285
	1879	317,649	77,726	395,365	221,326	127,009	419,362	744	2,249,383	2,937	7,802,959	1,177,701
<b>CONNECTICUT.</b>												
ÆTNA, Hartford.....1850.	188a	2,519,437	1,513,789	4,033,226	2,460,940	421,498	3,054,865	5,204	9,594,136	59,129	82,928,860	28,018,029
M. G. Bulkeley, Pres., J. L. English, Sec.	1881	2,904,650	1,450,665	3,851,315	2,679,479	385,908	3,360,667	4,785	8,293,070	57,564	79,772,426	26,986,526
	1880	2,418,503	1,585,860	3,904,363	2,699,018	356,182	3,256,631	4,314	6,994,175	56,651	77,951,819	26,403,441
	1879	2,494,187	1,856,710	4,350,897	3,034,933	341,054	3,603,411	4,253	6,609,904	56,252	77,738,038	25,503,138
CHARTER OAK, Hartford.....1850.	188a	206,275	419,649	625,924	613,394	200,622	1,091,676	412	443,471	12,625	14,113,100	6,035,881
G. M. Bartholomew, Pres., C. E. Willard, Sec.	1881	256,388	479,544	728,932	1,239,516	486,806	1,798,617	1,206	1,517,449	14,119	15,672,085	6,625,163
	1880	265,222	470,722	735,944	1,240,722	488,806	1,798,617	1,206	1,517,449	14,119	15,672,085	6,625,163

## CONNECTICUT—Continued.

CONNECTICUT GENERAL, Hartford.....1865. T. W. Russell, Pres., F. V. Hudson, Sec.	1888 1881 1880 1879	150,790 145,999 138,214 159,325	74,383 64,607 69,082 69,641	225,173 214,606 207,836 228,065	109,113 115,684 107,822 155,204	46,105 46,583 40,433 45,609	218,730 184,046 172,236 221,010	783 710 568 597	991,593 1,014,300 763,091 777,601	3,944 3,745 3,530 3,477	5,851,075 5,696,488 5,399,943 5,336,750	1,390,441 1,381,554 1,314,917 1,349,908
CONNECTICUT MUTUAL, Hartford.....1846. Jacob L. Greene, Pres., J. M. Taylor, Sec.	1882 1881 1880 1879	4,998,030 5,238,812 5,247,283 5,750,442	2,761,061 2,921,954 2,922,777 3,203,849	7,759,091 8,160,767 8,150,060 8,954,291	5,309,494 6,084,224 6,413,605 7,136,986	678,707 677,487 637,772 585,709	6,364,813 7,216,301 7,432,675 8,063,229	3,461 3,681 4,052 5,154	8,464,005 8,564,750 9,597,908 10,707,194	63,662 63,913 64,343 64,504	157,105,751 159,039,868 162,105,367 164,585,123	51,622,483 50,258,785 49,492,629 48,792,334
CONTINENTAL, Hartford.....1868. J. S. Parsons, Pres., R. E. Beecher, Sec.	1882 1881 1880 1879	184,396 210,548 249,716 318,976	70,527 230,684 84,870 147,404	254,923 601,172 334,58 466,380	409,187 364,116 323,999 612,691	81,018 90,228 109,402 135,505	511,428 460,390 439,332 756,343	1,253 874 898 1,253	1,718,612 1,146,489 917,123 1,357,791	7,973 7,857 7,971 8,394	7,784,185 7,472,996 7,616,422 8,400,993	2,506,786 2,533,353 2,505,756 2,540,895
HARTFORD LIFE AND ANNUITY, Hartford, 1866. F. R. Foster, Pres., Stephen Ball, Sec.	1882 1881 1880 1879	378,565 306,222 121,528 67,188	49,555 56,354 79,401 68,432	428,120 362,576 200,929 135,620	244,237 218,027 94,531 55,378	70,375 92,817 30,769 31,407	352,460 333,318 160,557 112,400	10,954 15,784 15,650 241	10,945,795 15,723,414 15,745,924 252,694	29,427 27,412 16,555 2,235	29,822,120 27,874,443 17,185,205 2,871,424	1,114,304 1,056,019 1,027,914 989,816
PHENIX MUTUAL, Hartford.....1851. A. C. Goodman, Pres., Jona B. Bunce, V. Pres., J. M. Holcombe, Sec.	1882 1881 1880 1879	751,301 814,261 913,799 1,058,033	652,622 685,369 692,245 654,414	1,403,923 1,499,630 1,605,974 1,712,447	1,169,550 1,231,592 1,324,010 1,401,714	177,320 178,775 196,978 197,886	1,401,144 1,501,707 1,706,282 1,771,204	1,889 1,087 1,200 1,895	1,089,508 1,186,762 1,434,339 2,144,120	19,622 20,422 21,544 22,672	28,704,038 30,467,816 32,616,084 35,088,551	10,616,769 10,588,560 10,611,139 10,647,178
TRAVELERS, Hartford.....1866. J. G. Batterson, Pres., R. Dennis, Sec.	1882 1881 1880 1879	583,742 570,121 453,273 436,205	263,714 186,335 225,938 195,540	847,456 756,456 679,211 631,745	255,913 221,551 254,519 174,492	137,236 126,409 110,170 102,846	408,199 354,687 368,241 280,342	2,042 1,827 1,787 1,771	4,531,375 3,691,246 3,295,137 2,811,289	13,443 12,556 11,914 11,352	22,836,313 20,511,522 19,028,639 18,181,132	6,667,394 6,114,503 5,511,221 4,953,146
NATIONAL, Washington.....1868. Van H. Higgins, Pres., J. H. Nitchie, Sec.	1882 1881 1880 1879	151,201 254,881 359,935 405,956	230,961 216,451 218,950 218,312	324,162 471,332 578,885 624,268	374,688 449,756 506,645 443,570	112,935 103,868 101,958 112,593	649,617 672,275 702,654 653,348	159 211 374 561	175,830 275,371 449,409 740,703	5,043 5,966 6,994 7,931	7,633,853 9,606,031 11,744,924 14,272,153	3,301,793 3,633,352 3,743,557 3,902,036
COTTON STATES, Macon..... Wm. B. Johnson, Pres., G. S. Osborn, Sec.	1882 1881 1880 1879	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	..... ..... ..... .....	455,653 445,309 ..... 494,487
EQUITABLE, Des Moines.....1867. Hoyt Sherman, Pres., J. S. Polk, Sec.	1882 1881 1880 1879	57,886 54,774 55,362 55,623	33,927 34,938 34,444 33,478	91,813 89,712 89,806 89,101	31,301 32,601 35,460 28,183	27,415 34,086 26,780 26,675	71,089 73,569 69,136 62,089	288 257 305 395	374,987 348,157 411,462 443,431	1,778 1,645 1,598 1,531	2,098,325 1,936,772 1,870,213 1,746,400	503,281 476,826 457,295 432,408

\* This company does not solicit new business. † Principal business office at Chicago, where the company should be addressed.  
except assets, which include Accident Department also. ‡ Balance of profit and loss, account by sale of real estate, \$28,321.  
Company prohibited from doing "co-operative" or other business in New York, Massachusetts and other States. § Guarantee notes amount.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year beg. 1882 1881 1880 1879	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
						No.	Amount.	
KENTUCKY.								
SOUTHERN MUTUAL, Louisville.....1866. J. B. Temple, Pres., L. T. Thustis, Sec.	1882 1881 1880 1879	\$163,808 140,144 133,272 152,607	\$74,297 71,106 55,224 70,589	\$238,105 211,250 188,496 223,196	\$147,610 177,123 106,208 121,278	638 435 301 397	\$1,138,951 747,474 535,170 593,506	\$1,049,479 991,872 1,003,945 971,876
MAINE.								
UNION MUTUAL, Portland.....1848. John E. De Witt, Pres., Henry D. Smith, Sec. Nicholas De Groot, Ass't Sec.	1882 1881 1880 1879	732,341 695,750 770,469 897,026	327,448 362,869 404,325 469,905	1,059,789 1,058,619 1,174,794 1,366,931	785,555 1,153,359 1,067,157 1,214,039	2,600 2,106 1,920 2,339	4,727,934 3,679,527 3,445,231 4,191,956	6,272,970 6,258,681 6,631,507 6,872,307
MARYLAND.								
MARYLAND, Baltimore.....1865. Geo. P. Thomas, Pres., A. K. Foard, Sec.	1882 1881 1880 1879	99,933 97,709 93,368 92,173	53,155 51,419 51,193 47,990	153,088 149,128 144,561 140,163	129,890 79,066 73,612 54,665	187 155 343 201	459,714 370,183 443,956 343,717	1,157,357 1,179,061 1,133,094 1,050,381
MASSACHUSETTS.								
MUTUAL, Baltimore.....1870. B. G. Harris, Pres., W. S. Lansberg, Sec.	1882 1881 1880 1879	..... 41,294 37,120 32,785	..... 5,756 2,916 6,647	..... 47,050 40,036 39,432	..... 18,274 24,554 23,895	..... 1,004 1,427 581	..... 180,539 ..... 123,117	..... 95,241 84,657 80,659
BENKINS, Pittsfield.....1851. Wm. R. Plunkett, Pres., J. W. Hull, Sec.	1882 1881 1880 1879	526,275 493,246 385,772 391,912	206,790 205,132 198,623 197,828	732,905 698,378 584,395 589,740	649,696 546,866 374,374 332,997	865 827 901 825	2,369,813 2,052,184 1,975,767 1,860,519	3,583,078 3,577,062 3,511,178 3,444,056
JOHN HANCOCK MUTUAL, Boston.....1862. S. H. Rhodea, Pres., G. B. Woodward, Sec.	1882 1881 1880 1879	415,537 346,887 336,198 294,043	145,358 169,939 162,658 159,958	560,895 516,826 498,856 454,001	348,949 382,438 383,627 418,813	..... ..... ..... 1,159	4,832,257 4,022,718 4,021,970 2,273,001	2,526,661 2,511,605 2,571,098 2,662,121
MASSACHUSETTS MUTUAL, Springfield.....1851. E. W. Bond, Pres., John A. Hall, Sec.	1882 1881 1880	863,181 837,896 787,941	401,008 413,859 377,323	1,264,189 1,251,755 1,165,264	799,660 827,585 700,344	1,512 1,493 1,473	4,092,608 4,114,705 3,929,904	7,332,797 7,134,124 6,991,753

MASSACHUSETTS—Continued.												
NEW ENGLAND MUTUAL, Boston, . . . . . 1835.												
B. F. Stevens, Pres., J. M. Gibbens, Sec.												
1881	1,793,044	848,249	2,551,973	1,953,222	344,234	2,343,769	2,009	6,311,612	19,400	57,861,580	16,210,466	
1886	1,568,043	878,681	2,446,724	1,900,805	286,993	2,215,896	1,800	5,534,445	19,001	56,148,697	15,941,679	
1879	1,558,845	860,395	2,119,172	2,034,533	261,943	2,343,435	1,486	4,574,309	18,776	55,040,488	15,131,241	
STATE MUTUAL ASSUR. CO., Worcester, . . . . . 1845.												
A. G. Bullock, Pres.,												
1882	382,871	118,197	501,068	261,533	76,390	343,454	566	1,658,200	5,165	12,016,345	3,099,248	
1881	330,681	128,732	459,413	268,469	57,650	336,284	374	1,098,500	4,863	10,819,799	2,971,511	
1886	303,902	123,174	427,076	212,521	44,337	304,170	300	856,000	4,731	10,287,190	2,777,770	
1879	275,520	123,851	399,371	208,350	42,211	251,896	267	696,500	4,650	9,944,758	2,533,357	
MICHIGAN.												
MICHIGAN MUTUAL, Detroit, . . . . . 1867.												
J. S. Farrand, Pres., John T. Liggett, Sec.												
1881	239,747	69,229	308,976	130,055	77,621	238,900	1,114	2,126,160	4,928	8,995,288	1,071,797	
1886	214,103	67,967	281,076	139,048	64,530	235,499	753	1,818,015	4,532	8,344,331	1,014,963	
1879	226,016	73,987	300,003	158,542	60,479	250,194	808	1,403,124	4,639	8,744,977	980,397	
MISSOURI.												
COVENANT MUTUAL, St. Louis, . . . . . 1853.												
Edw'd Wilkerson, Pres., Alfred Carr, Sec.												
1882	40,746	25,986	66,732	80,814	22,060	106,925	145	199,536	1,168	1,728,736	403,237	
1881	41,642	27,131	68,773	79,588	25,712	105,972	248	321,493	1,363	1,961,882	449,338	
1886	30,669	69,848	69,848	55,479	28,108	84,893	258	312,923	1,377	1,952,671	404,277	
1879	41,369	35,816	77,185	51,769	29,385	122,284	252	314,372	1,337	1,962,702	512,810	
GERMAN MUTUAL, St. Louis, . . . . . 1857.												
A. Olshausen, Pres., Edw'd Breitenstein, Sec.												
1882	9,136	27,854	37,043	34,053	5,564	41,674	12	15,219	563	836,002	404,434	
1881	9,947	28,923	38,870	18,782	6,004	26,468	13	10,072	580	861,743	407,673	
1886	9,963	29,948	39,211	21,387	4,584	29,178	11	17,029	593	865,375	390,850	
1879	11,598	27,958	39,556	25,242	6,772	35,186	15	24,000	594	875,857	361,782	
NEW JERSEY.												
MUTUAL BENEFIT, Newark, . . . . . 1845.												
Amzi Dodd, Pres., E. L. Dobbins, Sec.												
1882	4,043,812	1,093,987	6,037,799	4,406,272	570,608	5,001,731	4,377	11,031,145	47,837	129,619,105	36,300,971	
1881	4,000,302	1,812,921	5,813,223	4,595,380	630,290	5,077,992	5,449	12,453,938	46,652	127,411,677	35,718,812	
1886	3,866,379	1,935,103	5,801,482	4,787,387	579,664	5,631,999	5,110	13,025,951	44,350	121,474,005	35,726,816	
1879	3,793,704	1,916,253	5,799,957	4,843,957	494,921	5,462,342	3,394	7,910,410	42,286	117,720,246	34,953,070	
PRUDENTIAL, Newark, . . . . . 1876.												
John F. Dryden, Pres., E. S. Johnson, Sec.												
1882	515,998	159,998	587,993	157,908	288,746	451,435	151,956	11,541,210	196,097	15,738,973	394,822	
1881	402,948	9,718	412,666	111,508	215,863	330,689	124,740	9,688,362	133,582	10,959,940	253,853	
1886	250,958	20,994	271,922	172,351	243,828	104,976	87,462	7,317,892	87,462	7,317,892	275,269	
1879	121,560	7,067	128,627	28,013	69,895	107,236	35,880	3,202,762	43,715	3,866,913	201,892	
NEW YORK.												
BROOKLYN, New York, . . . . . 1864.												
Wm. M. Cole, Pres., Wm. Dutcher, Sec.												
1882	197,997	81,127	279,124	174,418	67,884	261,255	540	629,381	3,315	5,749,228	1,547,232	
1881	200,433	79,116	279,549	295,944	74,869	404,793	599	805,656	3,485	5,979,167	1,515,438	
1886	203,360	95,350	298,710	295,602	79,458	404,937	642	815,086	3,259	6,138,686	1,630,136	
1879	228,874	149,546	378,420	410,665	82,495	522,502	626	857,000	3,258	6,318,467	1,731,514	
EQUITABLE LIFE ASS. SOC., N. Y. . . . . 1859.												
H. B. Hyde, Pres., William Alexander, Sec.												
1882	8,922,369	2,956,802	11,879,171	5,977,541	178,1972	7,861,539	15,068	62,262,279	65,680	232,829,620	47,782,548	
1881	7,712,807	2,370,658	10,083,505	5,236,355	155,415	6,906,813	12,051	46,189,096	58,112	200,679,015	44,111,486	
1886	6,822,946	1,902,753	8,725,699	4,792,938	131,671	6,306,813	9,732	35,179,805	52,272	177,597,703	40,945,823	
1879	6,396,400	1,950,681	8,347,081	4,988,871	118,767	6,264,906	7,483	26,502,541	48,048	162,357,715	37,000,917	

• Including commuted commissions.

§ The Prudential is devoted exclusively to industrial insurance.

**Includes industrial insurance.**

**Taxes included in management expenses.**

## STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending 1882	Total Premium Receipts	Total Interest and other Receipts.	Total Income	Total Payments to Policy- holders.	POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
						\$	Amount.	
NEW YORK—Continued.								
FIDELITY AND CASUALTY, New York *... 1876. W. M. Richards, Pres., Jno. M. Crane, Sec.	1882	269,784	11,695	281,479	86,938	133,973	245,497	403,696
	1881	178,624	30,178	208,802	66,771	103,679	170,450	372,982
	1880	134,304	7,043	141,347	39,657	71,827	111,484	172,527
	1879	61,526	12,813	74,339	18,736	43,613	62,349	149,045
GERMANIA, New York..... 1860. H. Wesendonck, Pres., F. Schwendler, V. P., H. Cillis, Actuary, C. Doremus, Sec.	1882	1,361,651	484,245	1,845,896	1,108,773	309,583	1,450,655	9,893,670
	1881	1,316,516	456,964	1,773,480	1,009,621	314,364	1,359,570	9,450,242
	1880	1,235,741	453,203	1,688,944	988,192	311,196	1,332,415	9,003,151
	1879	1,177,538	458,903	1,636,441	1,023,513	259,769	1,318,583	8,552,877
HOMB, Brooklyn..... 1860. Geo. C. Ripley, Pres., Chas. A. Townsend, V. P., Jos. P. Holbrook, Sec.	1882	498,835	257,238	756,073	435,796	142,064	597,395	5,185,685
	1881	454,728	259,804	714,532	446,657	130,622	597,210	5,037,322
	1880	440,042	234,739	674,781	507,140	117,499	644,690	4,921,137
	1879	465,106	283,811	748,917	561,983	114,713	695,582	4,829,057
HOMOEOPATHIC MUTUAL, New York..... 1853. E. M. Kellogg, Pres., Frank B. Mayhew, Sec.	1882	91,524	33,833	125,357	72,152	34,011	114,399	687,978
	1881	100,568	35,759	136,327	84,356	30,007	116,115	668,586
	1880	98,942	49,240	148,182	94,202	29,158	125,730	649,730
	1879	139,320	36,897	176,217	160,098	34,280	201,604	628,394
MANHATTAN, New York..... 1850. Henry Stokes, Pres., J. L. Halsey, 1st Vice- Pres.; H. Y. Wemple, Sec.	1882	1,013,921	620,811	1,634,732	1,023,872	219,496	1,347,049	10,662,477
	1881	1,002,796	579,446	1,582,242	1,093,705	197,756	1,381,116	10,348,239
	1880	1,032,722	591,195	1,623,917	1,260,966	245,065	1,553,195	10,151,289
	1879	993,672	554,596	1,548,268	1,233,602	249,101	1,641,273	10,049,157
METROPOLITAN, New York..... 1867. J. F. Knapp, Pres., J. R. Hegeman, V. P. & S.	1882	1,246,515	107,753	1,354,268	620,618	714,880	1,351,651	2,013,201
	1881	859,493	117,082	976,575	465,392	474,277	949,617	1,986,886
	1880	568,204	122,351	690,555	387,357	350,994	750,960	1,962,676
	1879	432,560	135,039	567,599	389,834	108,333	501,127	2,022,482
MUTUAL, New York..... 1842 F. S. Winston, Pres., Isaac F. Lloyd, Sec.	1882	12,845,593	5,078,766	17,924,359	12,848,835	163,189	14,759,787	97,746,364
	1881	12,196,624	5,051,492	17,248,116	12,640,112	156,558	14,757,944	94,506,499
	1880	12,275,589	4,865,106	17,140,695	13,160,694	1419,929	15,777,969	91,529,654
	1879	12,687,882	4,942,211	17,630,093	14,015,556	1369,866	16,038,654	88,212,701
NEW YORK, New York..... 1845. M. Franklin, Pres., W. H. Beers, Vice-Pres.	1882	9,152,627	2,798,019	11,950,646	6,210,310	1717,149	8,162,198	50,613,406
	1881	8,050,712	2,432,654	10,483,366	5,091,820	1380,888	6,697,480	47,044,269
	1880	6,646,831	2,317,886	8,964,719	4,499,891	1093,715	5,806,030	43,031,141
	1879	5,152,627	2,317,886	7,470,513	3,806,030	1,093,715	5,806,030	43,031,141



NEW YORK—Continued.									
PROVIDENT SAVINGS LIFE ASS. SOC., N.Y., 1875-1880	1882	65,096	30,907	96,003	31,122	38,316	77,832	284	597,675
Sheppard Homan, Pres., W. E. Stevens, Sec.	1881	68,631	13,735	82,366	23,671	36,558	69,002	1,134	1,143,825
	1880	66,389	9,111	75,500	24,403	38,843	70,347	1,868	1,404,181
	1879	45,733	29,000	74,743	14,807	31,290	46,435	4,837	1,407,176
UNITED STATES, New York, 1850-1880	1882	558,067	402,472	961,439	459,679	231,658	731,108	1,274	2,947,761
T. H. Brogan, Pres., C. P. Fraleigh, Sec., G. H. Burford, Actuary, J. S. Gaffney, Supt. of Agencies.	1881	557,810	256,129	813,939	634,543	247,446	924,275	1,217	3,025,445
	1880	601,024	309,237	910,399	507,746	221,486	779,222	1,140	3,586,474
	1879	639,519	274,794	914,313	584,689	206,121	827,260	1,353	3,255,700
WASHINGTON, New York, 1860-1880	1882	1,278,001	351,969	1,629,970	1,064,264	228,384	1,361,492	2,868	6,891,831
W. A. Brewer, Jr., Pres., Wm. Haxton, Sec.	1881	1,119,091	318,366	1,437,417	875,179	179,127	1,098,904	2,076	4,681,460
	1880	1,016,003	345,490	1,341,493	931,465	166,641	1,181,518	2,007	4,077,395
	1879	965,383	299,535	1,264,918	974,506	179,736	1,189,581	1,432	2,754,515
OHIO.									
† TOLEDO MUTUAL, Toledo, 1870-1880	1882	6,419	6,419	6,830	9,170	7,163	16,333	.....	.....
S. H. Bergen, Pres., W. C. Crabbs, Sec.	1881	2,377	6,462	8,859	6,894	6,014	13,959	1	854
	1880	5,131	6,676	11,807	4,411	978	12,280	370	348,300
	1879	8,616	3,495	12,111	10,791	4,435	21,546	585	713,821
UNION CENTRAL, Cincinnati, 1867-1880	1882	387,946	107,212	495,158	161,322	196,612	379,658	2,637	4,000,988
John Davis, Pres., E. P. Marshall, Sec.	1881	201,722	122,820	414,542	136,082	141,090	299,068	1,672	2,511,648
	1880	320,836	127,412	448,248	221,426	119,485	355,045	1,226	2,970,816
	1879	397,678	122,368	520,046	321,443	86,327	411,586	763	1,348,405
PENNSYLVANIA.									
AMERICAN, Philadelphia, 1850-1880	1882	101,366	183,176	374,542	371,147	35,907	477,076	53	76,118
Geo. W. Hill, Pres., John S. Wilson, Sec.	1881	229,787	196,336	426,123	384,177	42,423	524,277	113	194,882
	1880	254,765	206,816	461,561	448,628	50,432	625,750	135	221,705
	1879	317,706	206,595	524,211	673,696	61,522	753,546	424	691,758
GIRARD LIFE, ANN. & TRUST CO., Phila., 1836-1880	1882	43,657	207,160	250,817	62,074	670,315	180,754	0	0
John B. Garrett, Pres., W. P. Huston, Actuary.	1881	40,865	174,013	214,868	86,796	677,589	208,990	0	0
	1880	53,498	187,199	240,697	66,734	680,365	196,694	5	13,315
	1879	54,824	112,453	167,277	90,406	660,360	186,921	10	17,850
PENN MUTUAL, Philadelphia, 1847-1880	1882	1,399,889	488,985	1,818,874	913,708	292,992	1,238,791	2,634	6,495,480
S. C. Huey, Pres., Henry C. Brown, Sec., Edward M. Needles, V. P., H. S. Stephens, and V. P., J. J. Barker, Actuary.	1881	1,201,399	412,868	1,614,197	942,534	248,930	1,243,867	2,437	6,017,976
	1880	1,070,973	393,599	1,464,572	897,077	196,974	1,134,541	2,113	4,764,453
	1879	1,053,691	374,549	1,428,240	865,531	170,909	1,095,709	1,727	3,994,249
PRESBYTERIAN ANN. AND LIFE, Phila. t. 1759-1880	1882	21,794	13,926	35,660	18,555	1,825	20,980	33	35,600
J. W. Dulles, Pres., Nath. W. Upham, Sec.	1881	25,541	12,424	37,995	11,418	2,012	13,420	20	25,315
	1880	34,987	11,451	46,438	8,995	3,433	12,428	23	46,298
	1879	33,124	9,064	42,188	21,600	6,788	28,388	44	79,767

a Not including 7511 industrial policies, giving \$859,042 insurance.   
 b Not including 9686 industrial policies giving \$1,049,914 insurance.   
 c Expenses of management incurred almost entirely outside of the insurance department.   
 d Insurance confined to ministers of Presbyterian church.   
 e Includes industrial insurance.   
 f Not including 741 industrial policies, giving \$90,493 insurance.   
 g Has decided to retire from business.

## STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (exclud'g taxes).	Total Expend- itures.	New Policies Issued & Revived (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
								No.	Amount.	No.	Amount.	
PENNSYLVANIA—Continued.												
PROVIDENT LIFE AND TRUST, Phila. .... 1865 S. R. Shipley, Pres., Asa S. Wing, Actuary, Joseph Ashbrook, Mngt. Ins. Dept.	1882 1881 1880 1879	1,254,991 1,117,266 984,596 825,498	1307,529 1223,117 1178,007 1205,519	1,562,520 1,340,383 1,162,603 1,031,017	587,864 537,511 479,182 490,600	196,959 179,652 163,939 139,687	805,385 735,895 655,182 645,135	1,911 1,558 1,408 1,166	6,301,325 5,069,031 4,952,130 3,832,479	10,345 9,211 8,202 7,357	32,764,062 29,092,190 25,755,451 22,486,295	7,233,894 6,053,955 5,373,422 4,773,219
VERMONT.												
NATIONAL, Montpelier. .... 1850 Chas. Dewey, Pres., Edward Dewey, V. P., Geo. W. Reed, Sec., John B. Thurston, Actuary.	1882 1881 1880 1879	341,180 293,481 264,184 238,750	131,044 128,897 117,219 117,015	472,224 422,378 381,403 355,765	236,628 199,910 169,928 193,354	59,269 52,229 44,872 43,835	301,119 259,084 243,049 245,860	1,605 865 518 368	2,095,275 1,431,750 1,017,050 1,007,910	5,904 4,844 4,295 4,032	10,669,009 9,516,360 8,717,443 8,306,052	2,784,544 2,593,517 2,426,584 2,250,585
VERMONT, Burlington. .... 1869. Warren Gibbs, Pres., C. R. Turrill, Sec.	1882 1881 1880 1879	34,840 27,171 34,794 24,320	12,293 11,956 10,438 10,517	46,911 38,106 45,009 34,837	13,368 14,977 6,686 5,486	14,489 12,745 25,307 11,996	34,302 34,130 38,523 23,854	317 310 123 76	362,913 297,073 129,105 102,907	871 774 586 566	1,152,549 1,048,913 919,961 959,007	239,787 228,601 221,495 215,411
VIRGINIA.												
LIFE INS. OF VIRGINIA, Richmond. .... 1871. Sam'l B. Paul, Pres., Jas. W. Pegram, Sec.	1882 1881 1880 1879	70,095 48,702 53,724 52,904	149,303 28,646 26,577 20,626	219,398 77,348 80,301 73,530	65,488 45,215 31,756 48,448	15,362 21,752 15,362 19,610	82,826 66,967 51,556 68,058	713 ..... 810 98	783,566 ..... 225,765 140,000	2,535 1,693 1,344 905	2,432,676 1,624,393 1,670,705 1,750,000	516,389 416,132 423,502 442,104
WISCONSIN.												
NORTHWESTERN MUTUAL, Milwaukee. .... 1857 H. L. Palmer, Pres., J. W. Skinner, Sec., Emory McClintock, Actuary, Willard Merrill Supt. of Agencies.	1882 1881 1880 1879	2,620,148 2,179,562 1,876,925 1,860,978	1,175,690 1,194,571 1,268,032 1,317,567	3,795,838 3,374,133 3,144,957 3,178,545	2,143,350 2,271,015 2,180,510 2,663,746	628,320 571,177 466,215 412,190	2,958,370 2,891,286 2,681,723 3,105,664	6,884 6,253 4,215 3,735	18,719,669 17,521,186 9,439,942 8,510,144	40,871 37,491 34,172 33,066	83,355,424 74,503,740 64,967,081 61,948,888	19,752,296 18,803,398 18,295,331 17,952,747

† Exclusive of interest on the capital stock belonging to the stockholders. / Taxes included in management expenses.

## STATISTICS OF LIFE INSURANCE FOR TWENTY-FOUR YEARS.

The following tables show the financial condition and amount of business transacted by life insurance companies for a period of twenty-four years, from 1859 to 1882, inclusive. These statistics are compiled from the official returns of all companies reporting to the New York State Insurance Department:

## FINANCIAL CONDITION.

NUMBER OF COMPANIES.	Year Ending Dec. 31.	Capital.	Assets.	Liabilities, Exclusive of Capital.	Surplus as to Policyholders.	INCOME AND EXPENDITURES.			Taxes, Commissions and Other Expenses.	Total Disbursements.
						Total Premium Receipts.	Income from Investments and Miscellaneous Sources.	Total Income.		
14.....	1859	\$1,575,000	\$20,536,085	\$15,464,936	\$5,071,149	\$3,970,125	\$1,260,390	\$5,230,445	\$763,237	\$2,624,143
17.....	1860	2,121,200	24,115,687	17,159,873	6,955,814	4,770,346	1,227,798	5,998,144	744,801	2,908,930
17.....	1861	2,118,000	26,670,397	18,279,402	8,391,995	4,913,391	1,379,025	6,292,416	792,100	3,038,481
18.....	1862	2,310,000	30,123,332	23,791,459	6,331,873	5,742,448	1,698,043	7,440,491	871,867	3,759,153
22.....	1863	2,653,500	37,838,190	28,655,154	9,173,036	8,503,969	2,121,017	10,624,986	1,035,011	5,764,043
27.....	1864	3,134,200	49,027,907	34,718,231	14,309,666	13,181,974	2,981,764	16,163,138	2,299,142	7,021,649
30.....	1865	3,498,200	64,232,123	46,341,499	17,890,624	21,598,317	3,288,703	24,887,020	4,025,619	10,595,355
39.....	1866	4,799,600	91,387,028	65,588,523	25,908,505	35,895,006	4,550,660	40,375,666	6,770,335	17,176,666
43.....	1867	5,577,600	125,548,951	88,597,422	36,951,529	50,385,146	6,096,851	56,481,997	9,480,443	26,345,213
55.....	1868	8,387,768	175,202,330	135,800,958	39,435,372	67,835,325	9,546,533	77,381,858	13,789,689	40,959,021
70.....	1869	9,876,364	209,097,425	160,932,859	48,166,566	86,053,155	12,454,104	98,507,319	17,278,478	54,471,576
71.....	1870	10,519,484	269,520,441	221,166,702	48,359,739	90,298,266	14,727,882	105,026,148	18,349,431	63,876,840
68.....	1871	10,868,359	302,558,199	254,551,781	48,006,418	96,710,877	16,779,685	113,490,562	20,242,707	77,536,260
59.....	1872	9,667,416	335,168,513	288,327,107	46,841,406	66,602,683	20,703,346	117,306,029	18,006,861	78,207,257
56.....	1873	9,313,456	360,140,684	311,550,028	48,589,756	96,000,089	22,396,413	118,396,502	17,208,206	84,591,446
50.....	1874	7,277,000	387,281,897	328,392,552	58,889,345	86,434,996	26,297,718	115,732,714	15,986,881	81,232,333
45.....	1875	5,746,700	403,142,982	342,330,953	60,812,029	83,788,511	24,856,573	108,645,084	14,128,594	79,982,466
38.....	1876	5,176,500	407,406,333	346,279,786	61,126,553	72,050,698	24,301,885	96,352,583	13,174,419	76,618,183
34.....	1877	4,866,500	396,490,591	334,816,493	61,664,098	64,933,690	23,228,454	88,162,144	13,377,565	74,337,324
34.....	1878	4,950,500	404,079,145	339,585,627	64,493,518	57,226,335	23,226,664	80,456,999	10,992,051	72,128,070
34.....	1879	5,162,900	411,353,355	341,762,745	69,590,610	53,728,055	23,072,348	77,700,403	11,208,133	68,848,263
34.....	1880	5,100,600	428,332,871	355,805,939	72,526,932	53,972,388	23,431,057	77,403,445	12,851,312	66,377,859
30.....	1881	3,050,500	449,534,655	376,997,194	72,537,460	66,379,248	23,441,205	89,820,513	13,086,414	65,464,687
30.....	1882	3,534,087	449,602,347	372,850,956	76,751,391	66,904,274	24,565,860	91,466,134	13,338,788	66,224,344
Aggregate 24 years.		.....	.....	.....	.....	\$1,272,426,312	\$338,533,728	\$1,610,960,040	\$250,655,084	\$1,130,577,688

## PAYMENTS MADE AND POLICIES ISSUED.

NUMBER OF COMPANIES.	Year Ending Dec. 31.	PAYMENTS TO POLICYHOLDERS.				Total Dividends to Stockholders.	POLICIES ISSUED DURING THE YEAR.		POLICIES IN FORCE AT END OF YEAR.	
		Total Payments for Losses, Endowments and Annuities.	Total Payments for Lapsed, Surrendered and Forfeited Policies.	Total Dividends to Policyholders.	Total Payments to Policyholders.		Number.	Amount of Insurance.	Number.	Amount of Insurance.
14.....	1859	\$1,310,616	\$120,450	\$416,724	\$1,856,790	\$14,116	9,261	\$30,058,408	49,608	\$141,497,978
17.....	1860	1,360,000	243,954	497,848	2,101,802	62,333	12,639	35,589,934	56,046	169,703,455
17.....	1861	1,474,005	665,341	637,522	2,776,858	69,513	9,563	24,978,444	57,202	164,256,052
18.....	1862	1,795,610	468,235	627,574	2,801,419	85,867	17,430	43,471,429	64,252	183,962,577
22.....	1863	2,305,892	361,830	1,031,939	3,699,661	129,371	35,224	89,812,093	98,095	267,658,677
27.....	1864	3,136,659	427,754	1,036,912	4,581,325	141,182	59,198	155,803,897	146,729	395,703,058
30.....	1865	4,125,442	691,382	1,475,212	6,292,036	277,700	86,261	245,427,057	209,392	580,882,253
39.....	1866	6,428,472	1,226,856	2,532,477	10,187,805	218,526	134,300	404,510,474	305,390	805,105,877
43.....	1867	8,253,003	2,067,782	6,183,624	16,504,499	340,361	158,605	471,611,744	401,140	1,161,720,776
55.....	1868	11,058,686	3,762,735	11,707,663	26,539,084	640,248	201,922	579,657,371	537,594	1,528,984,685
70.....	1869	19,522,712	5,148,900	15,733,862	36,575,593	617,505	231,269	614,702,420	656,572	1,836,617,819
71.....	1870	28,773,041	9,616,988	15,809,557	44,949,257	578,152	237,180	587,863,936	747,807	2,023,884,955
68.....	1871	25,672,380	13,263,390	14,624,608	56,661,029	632,534	209,753	488,655,022	785,360	2,101,461,834
59.....	1872	27,232,435	13,922,009	20,077,999	59,672,388	528,008	201,366	489,924,857	804,444	2,114,742,591
56.....	1873	25,797,860	16,669,594	16,617,018	66,840,264	452,976	199,050	465,614,001	817,081	2,086,087,178
50.....	1874	27,174,631	22,453,955	17,900,605	64,868,833	376,619	144,783	351,803,670	799,534	1,997,236,230
45.....	1875	25,567,850	21,354,376	16,187,128	63,109,354	334,410	99,036	299,276,337	774,625	1,922,043,146
38.....	1876	26,103,286	19,152,318	15,397,370	60,652,974	356,785	81,909	232,665,489	706,179	1,735,995,190
34.....	1877	29,153,226	17,095,994	14,637,449	60,886,669	249,350	67,040	178,283,617	633,096	1,556,105,323
34.....	1878	31,684,522	12,207,823	13,479,613	57,371,958	278,272	*112,025	156,501,129	612,843	1,480,921,223
34.....	1879	30,032,174	9,923,026	13,171,992	53,127,192	339,355	*456,965	*158,633,035	*653,903	*1,457,255,513
30.....	1880	31,068,144	8,497,354	12,579,151	52,141,649	250,624	80,929	222,582,483	627,385	*1,524,609,743
30.....	1881	29,826,874	9,255,077	13,555,105	52,637,056	266,500	91,945	257,517,216	661,458	1,540,089,680
30.....	1882									1,537,648,872
Aggregate 24 years.....		\$414,460,351	\$209,000,697	\$248,857,187	\$872,318,235	\$7,604,369	3,070,748	\$6,830,592,901	.....	.....

\* Includes industrial insurance.

## PAYMENTS TO LIFE POLICYHOLDERS IN TEN YEARS.

The following table shows the annual payments made to policyholders in thirty-two life insurance companies during a period of ten years, from 1873 to 1882, inclusive.

NAME OF COMPANY.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.
Aetna.....	\$3,922,013	\$3,804,382	\$3,453,394	\$3,353,636	\$3,418,890	\$2,950,517	\$3,034,933	\$2,699,018	\$2,679,479	\$2,460,940
Berkshire.....	250,349	283,439	341,083	397,398	401,997	436,378	332,997	374,374	546,866	649,666
Brooklyn.....	327,802	362,245	304,643	391,495	691,784	591,788	410,665	295,602	295,944	174,418
Connecticut General.....	118,813	132,248	125,281	158,438	186,940	191,794	153,204	107,892	115,024	129,113
Connecticut Mutual.....	6,270,475	6,428,150	6,806,914	6,018,758	7,124,284	7,312,768	7,136,986	6,413,695	6,084,224	5,399,494
Continental.....	589,660	557,611	417,506	424,940	585,645	544,704	612,691	323,999	364,116	409,127
Equitable, New York.....	5,076,529	4,816,402	5,335,012	5,170,427	5,234,247	4,935,171	4,988,871	4,792,938	5,236,355	5,977,541
Germania.....	906,975	932,077	997,459	804,536	1,167,462	1,082,721	1,093,513	988,102	1,009,621	1,108,773
Hartford Life and Annuity.....	69,399	34,711	37,104	51,075	65,054	35,962	55,378	84,531	218,027	244,237
Home.....	494,689	522,321	511,533	531,928	648,405	596,151	561,983	597,140	446,057	435,796
Homoeopathic Mutual.....	101,034	110,484	115,412	124,344	139,936	145,866	160,099	94,202	84,356	72,152
John Hancock Mutual.....	424,014	561,430	503,268	590,007	379,271	410,221	418,831	383,627	382,438	348,949
Manhattan.....	1,173,259	1,056,425	1,290,384	1,208,114	1,308,155	1,232,222	1,253,602	1,260,966	1,093,705	1,023,872
Massachusetts Mutual.....	664,826	718,570	776,269	848,694	909,487	863,456	821,468	790,344	827,585	799,660
Metropolitan.....	424,097	523,556	634,339	482,463	597,591	476,022	389,834	397,357	485,392	620,618
Michigan Mutual.....	69,748	116,602	146,645	225,938	220,036	204,183	158,542	139,948	130,055	165,707
Mutual, New York.....	13,474,044	11,469,709	12,074,884	14,595,555	13,949,100	14,400,032	14,015,555	13,160,697	12,640,112	12,848,835
Mutual Benefit.....	3,673,453	3,497,022	5,526,991	4,534,753	4,673,973	4,956,191	4,843,957	4,787,387	4,595,380	4,406,272
National, Montpelier.....	158,938	184,647	181,330	179,232	243,844	197,143	193,344	189,928	199,910	236,628
National of the United States.....	152,875	515,207	439,821	392,754	459,959	568,980	443,570	506,645	457,369	374,688
New England Mutual.....	1,640,505	1,969,833	1,983,444	2,159,401	2,128,474	1,904,334	2,034,033	1,900,865	1,933,222	1,990,188
New York.....	3,226,384	4,559,421	4,131,137	4,242,868	4,397,770	4,807,593	4,821,491	4,499,891	5,091,890	6,210,310
Northwestern Mutual.....	1,801,804	1,898,857	2,004,490	2,412,094	2,891,668	3,088,793	2,663,746	2,186,510	2,271,015	2,143,350
Penn Mutual.....	650,753	499,671	761,395	902,360	813,639	947,059	870,868	897,077	922,531	913,708
Phoenix Mutual.....	1,664,145	1,436,901	1,934,526	1,759,331	1,604,973	1,714,580	1,491,714	1,324,010	1,231,502	1,169,550
Provident Life and Trust.....	176,550	238,750	269,225	292,269	374,362	436,595	490,600	472,182	527,511	587,864
State Mutual.....	160,993	175,955	224,043	196,660	178,655	227,131	208,350	212,521	268,469	261,533
Travelers.....	142,216	155,476	181,995	186,541	175,777	230,962	175,492	253,369	221,551	255,913
Union Central.....	136,483	159,770	235,576	194,084	409,593	330,404	321,443	221,426	136,082	161,322
Union Mutual.....	959,471	1,119,283	1,390,990	1,553,097	1,822,592	2,022,934	1,214,059	1,067,157	1,153,359	1,153,359
United States.....	780,454	742,074	654,661	702,597	815,923	670,025	584,686	507,746	624,543	459,679
Washington.....	543,973	562,710	609,079	590,586	862,815	857,606	974,506	931,465	875,104	1,004,264
Totals.....	\$50,817,573	\$50,126,239	\$54,310,833	\$55,737,243	\$58,792,182	\$59,242,316	\$56,793,494	\$52,666,641	\$53,190,017	\$54,187,456



LIFE INSURANCE POLICIES ISSU

The following table shows the number and amount of policies issued and terminated during

NAME OF COMPANY.	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF	
	ISSUED.		TERMINATED.		BY DEATH.	
	No.	Amount.	No.	Amount.	No.	Amount.
<i>New York State Companies.</i>						
Brooklyn.....	540	\$ 629,381	510	\$ 859,320	40	\$ 78,130
Equitable.....	15,068	62,262,279	7,500	30,111,678	743	2,752,646
Germania.....	2,125	4,733,696	1,586	3,351,381	320	617,046
Home.....	1,345	2,385,235	934	1,653,900	119	193,111
Homœopathic.....	2,737	675,625	924	591,234	27	30,066
Manhattan.....	1,207	3,521,947	1,021	3,085,916	211	533,453
Metropolitan.....	172	215,639	654	1,082,927	87	89,030
Mutual.....	11,416	37,234,458	6,692	23,580,421	1,297	4,754,647
New York.....	12,178	41,325,520	5,955	21,671,247	633	1,930,989
Provident Savings.....	284	507,675	925	1,061,689	26	33,975
United States.....	1,274	2,947,761	1,073	2,452,059	170	285,993
Washington.....	2,832	6,891,831	1,397	3,445,962	146	388,121
Totals.....	51,178	163,331,047	29,171	92,947,734	3,819	11,736,207
<i>Companies of other States.</i>						
Ætna, Conn.....	5,204	9,594,636	3,702	6,438,201	680	1,228,741
Berkshire, Mass.....	1,004	2,676,313	835	2,034,256	60	176,791
Connecticut General, Conn.....	723	991,593	524	836,941	36	76,916
Connecticut Mutual, Conn.....	3,461	8,464,005	3,712	10,398,122	1,042	2,542,208
John Hancock, Mass.....	618	1,110,245	854	1,570,720	60	133,788
Massachusetts Mutual, Mass.....	1,512	4,092,608	1,424	3,723,553	166	385,659
Mutual Benefit, N. J.....	4,377	11,031,145	3,192	8,823,717	672	2,115,439
National, Vermont.....	1,605	2,096,818	545	944,169	72	124,772
New England Mutual, Mass.....	2,086	6,190,292	1,632	4,693,135	293	997,828
Northwestern Mutual, Wis.....	6,888	18,719,669	3,508	9,867,985	414	849,278
Penn Mutual, Pa.....	2,634	6,495,480	1,170	2,038,402	192	496,744
Phoenix Mutual, Conn.....	889	1,100,977	1,769	2,865,129	296	590,510
Provident Life and Trust, Pa.....	1,911	6,301,325	777	2,629,453	97	327,631
State Mutual, Mass.....	566	1,658,200	264	539,530	47	96,302
Travellers, Conn.....	2,032	4,531,375	1,145	2,206,584	102	156,557
Union Central, Ohio.....	2,637	4,403,555	1,343	2,310,474	44	72,985
Union Mutual, Me.....	2,620	4,727,933	2,305	4,189,919	189	386,745
Totals other States Life Ins. Co's.....	40,767	94,186,169	28,701	67,010,290	4,462	10,758,894
Totals N. Y. S. Life Ins. Co's.....	51,178	163,331,047	29,171	92,947,734	3,819	11,736,207
Aggregate.....	91,945	257,517,216	57,872	159,958,024	8,281	22,495,101

POISONS, AND THEIR ANTIDOTES.

ARSENIC.—Hydrated pyroxide of iron. It can be made fresh by adding tincture of iron to water of ammonia. Use freely.

SUGAR OF LEAD.—Epsom salts in water.

GREEN AND WHITE VITRIOL.—Baking soda in water.

NITRATE OF SILVER.—Common table salt.

OXALIC ACID.—Lime water, use freely.

IODINE.—Common starch.

SULPHURIC, NITRIC, AND HYDROCHLORIC ACIDS.—Baking soda in water.

CORROSIVE SUBLIMATE.—White of eggs, or wheat-flour mixed with water.

CREOSOTE.—White of eggs, milk or wheat flour and water.

CARBOLIC ACID.—Olive or castor oil.

SNAKE BITES.—Spirits of ammonia on the wound, and large doses of whiskey.

ED AND TERMINATING IN 1882.

the year 1882, and the mode of termination by companies reporting to the N. Y. Dept.

TERMINATION.

BY MATURITY.		BY EXPIRING.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
	\$		\$		\$		\$		\$		\$
27	36 350	3	5,000	137	329,490	248	320,600	5	14,500	50	75,250
90	322,695	21	200,500	1,606	8,439,388	3,197	10,992,685	..	.....	1,843	7,403,764
101	174,823	18	9,526	435	783,700	443	816,852	14	116,972	255	832,462
53	87,211	..	.....	387	714,328	171	266,500	..	14,000	204	378,750
6	8,740	40	73,500	84	147,678	482	232,550	36	23,200	249	75,500
59	132,070	..	.....	103	368,142	348	982,014	96	353,112	204	717,125
124	76,206	..	.....	246	577,191	178	310,500	1	10,000	18	20,000
...	.....	477	1,288,760	1,669	8,893,235	2,078	5,154 454	..	142,310	1,171	3,307,015
180	436,625	102	6 200	1,011	6,057,133	2,451	6,618,915	..	178,668	1,578	6,433 717
...	.....	513	826,350	12	28,250	324	81,814	..	15,500	50	75,800
34	43,325	12	43,500	124	330,328	491	1,120,952	21	120,241	221	498,720
57	137,702	3	.....	194	787,034	638	1,309 750	7	10,000	352	813,355
731	1,455,747	1,189	2,453,336	6,008	27,455,897	11,049	28,207,586	180	1,007,503	6,195	20,631,458
719	610,908	61	128,000	601	1,147,983	878	1,925,498	..	.....	763	1,397,071
101	265,677	173	355,500	95	350,694	253	524,594	23	57,000	130	304,000
25	21,565	96	162,000	13	34,760	252	385,500	1	18,500	101	137,700
327	606,490	5	9,000	1,242	3,803,159	858	2,433,675	..	209,000	238	704,500
55	82,770	278	566,750	81	142,829	146	160,800	165	381,483	69	102,300
95	124,707	440	1,078,700	79	179,696	298	757,500	..	225,291	346	972,000
109	268,297	139	364,100	505	1,263 136	672	1,589,983	714	2,336,612	381	886,150
8	12,925	5	45,035	153	262,462	94	249,875	9	17,000	204	232,100
176	346,358	171	393,264	134	455,772	619	1,695,486	16	88,500	223	715,927
320	2,354,422	..	.....	391	730,436	1,877	4,152,872	3	527,825	503	1,253,152
23	54,868	4	5,000	132	343,177	554	1,180,210	13	131,403	252	727,000
207	214,983	..	.....	360	538,112	515	711,366	267	627,506	124	182,652
43	88,065	5	10,600	179	639,857	396	1,224,300	33	222,500	24	116,500
35	61,875	..	.....	30	65,150	149	293,000	..	19,200	3	4,000
38	51,272	7	10,200	73	94,569	624	1,217,300	109	295,441	192	381,250
13	19,500	34	66,000	82	212,786	740	1,173,777	85	199,500	345	566,016
545	966,879	..	.....	222	400,066	504	794,849	400	765,328	445	876,050
2,839	6,241,561	1,418	3,194,149	4,372	10,664,644	9,429	20,470,585	1,838	6,122,089	4,343	9,558,368
731	1,455,747	1,189	2,453,336	6,008	27,455,897	11,049	28,207,586	180	1,007,503	6,195	20,631,458
3,570	7,697,308	2,607	5,647,485	10,380	38,120,541	20,478	48,678,171	2,018	7,129,592	10,538	30,189,826

THE WASTE OF PAPER MONEY.—A great deal of the paper money that has been issued by the government in the past twenty-two years has never gone back for redemption, and never will go back. The government is gainer millions upon millions of dollars in this way. It is estimated by the Treasury Department, for instance, that a million was burned up in the Chicago fire. Other millions were lost and destroyed during the war. Others are lost in sunken and blown-up steamboats; others burned in burning buildings; and many millions more lost from careless pockets, or worn out, and never presented for redemption.

NICKNAMES OF STATES.—Virginia, "Old Dominion"; Massachusetts, "Bay State"; Maine, "Pine-Tree State"; Rhode Island, "Little Rhody"; New York, "Empire State"; New Hampshire, "Granite State"; Vermont, "Green Mountain State"; Connecticut, "Nutmeg State"; Pennsylvania, "Keystone State"; North Carolina, "Old North State"; Ohio, "Buckeye State"; South Carolina, "Palm State"; Michigan, "Wolverine State"; Kentucky, "Corn-Cracker State"; Delaware, "Blue Hen's Chicken"; Missouri "Puke State"; Indiana, "Hoosier State"; Illinois, "Sucker State"; Iowa, "Hawkeye State"; Wisconsin, "Badger State"; Florida, "Peninsular State"; and Texas "Lone Star State."

## ANALYSIS OF THE ASSETS OF LIFE INSURANCE COMPANIES.

The following is a summary analysis and classification of the various items comprising the gross assets of life insurance companies of New York State and of other States transacting business in New York State on the 31st day of December, 1882:

NAME OF COMPANY.	Real Estate.	Other Stocks and Bonds.	Premium Notes and Loans	Cash in Office and Bank.	Deferred & Unpaid Dividends.	All Other Assets.	Total Gross Assets.
<i>New York State Companies.</i>							
Brooklyn.....	\$ 137,684	\$ 972,803	\$ 158,382	\$ 66,385	\$ 27,442	\$ 12,684	\$ 1,531,980
Equitable.....	9,250,628	11,043,185	.....	2,897,083	972,812	383,766	47,756,079
Germania.....	1,390,118	862,650	6,133	142,868	211,902	58,940	9,893,670
Home.....	251,359	720,000	739,189	18,759	67,685	26,400	5,185,685
Homoeopathic.....	32,500	162,323	10,247	14,955	16,009	5,914	687,547
Manhattan.....	1,038,218	758,657	1,358,649	12,692	116,500	104,371	10,662,477
Metropolitan.....	394,500	401,765	188,603	21,811	110,081	13,295	2,002,464
Mutual.....	7,851,516	16,865,130	.....	2,729,387	859,816	1,236,732	97,746,364
New York.....	4,133,065	19,080,957	494,032	1,276,027	747,961	326,000	50,550,982
Provident Savings.....	.....	.....	3,656	6,553	11,253	618	143,829
United States.....	589,255	789,925	88,710	79,007	77,652	70,454	5,087,513
Washington.....	514,545	1,395,170	62,117	322,484	160,648	41,825	6,534,465
Totals.....	25,052,147	53,192,564	3,109,718	7,588,903	3,381,661	2,281,660	937,783,055
<i>Life Insurance Companies of Other States.</i>							
Ætna, Connecticut.....	459,487	8,333,318	2,515,167	2,779,543	175,973	409,461	28,018,029
Berkshire, Massachusetts.....	423,437	297,540	142,909	84,154	47,548	41,615	3,577,134
Connecticut General, Connecticut.....	269,834	319,098	97,648	13,136	19,717	22,630	1,377,452
Connecticut Mutual, Connecticut.....	12,040,469	11,336,087	3,083,074	2,624,600	44,807	944,647	51,578,411
John Hancock, Massachusetts.....	172,200	779,024	175,550	18,444	34,178	42,112	2,513,581
Massachusetts Mutual, Massachusetts.....	1,641,850	2,052,135	678,214	150,211	126,593	176,106	7,313,317
Mutual Benefit, New Jersey.....	2,466,796	8,149,796	3,908,385	855,021	213,761	608,458	36,300,972
National Vermont.....	215,019	1,113,926	46,256	69,132	40,688	49,558	2,768,888
.....achusetts.....	1,342,638	8,462,267	1,239,809	577,544	102,553	192,850	16,374,085
.....ssachusetts.....	1,534,206	915,047	1,482,854	624,175	276,002	258,140	19,752,296
.....achusetts.....	829,779	4,042,920	775,644	64,230	140,273	56,430	8,449,908
Phoenix Mutual, Connecticut.....	1,413,381	1,111,372	1,695,110	194,029	34,728	120,912	10,616,769
Provident Life and Trust, Pennsylvania.....	575,333	3,259,373	59,139	76,029	231,050	56,606	7,233,894
State Mutual Massachusetts.....	50,000	2,145,680	32,175	111,304	.....	30,000	3,099,249
Travelers, Connecticut.....	791,294	1,582,635	10,123	81,322	115,039	48,668	4,778,396
Union Central, Ohio.....	164,425	6,595	164,845	121,854	42,802	41,265	1,807,069
Union Mutual, Maine.....	1,925,171	1,218,493	840,481	123,365	98,332	138,485	6,260,443
Totals other States life insurance companies.....	26,315,018	55,125,291	16,946,790	8,568,093	1,743,954	2,294,312	211,819,292

# INSURANCE IN CANADA.

## WHAT IS REQUIRED OF COMPANIES DOING BUSINESS THEREIN.

THE several acts passed by the Canadian Parliament, relating to insurance in the Dominion, were amended and consolidated by a general statute assented to April 28, 1877 (40 Victoria, Chap. 42), which, with the Act 38 Victoria, Chap. 20, contains all the existing provisions of the regulation and supervision of insurance companies carrying on business in Canada. Under these acts no company can do business in the Dominion without obtaining a license from the Minister of Finance. In order to obtain such a license every company must deposit with the Receiver General, as follows:

Canadian Fire and Marine Companies.....	\$50,000	Canadian Marine Companies.....	\$50,000
Foreign Fire and Marine Companies.....	100,000	Foreign Marine Companies.....	100,000
Canadian Fire Companies.....	50,000	Life Insurance Companies, both Canadian and Foreign.....	50,000
Foreign Fire Companies.....	100,000		

It is provided, however, that in case of any life company incorporated elsewhere than within Canada, when its liabilities to policyholders in Canada, including the full reserve or reinsurance value of all its Canadian policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver General, or by creating a special trust in the hands of two or more persons resident in Canada.

Every company is required to file in the office of the Minister of Finance, annually, at the beginning of each year, a sworn statement of its condition and affairs.

The policy liabilities of life insurance companies doing business in Canada are to be valued according to the Table of Mortality of the Institute of Actuaries, H. M., at 4½ per cent interest.

Toward defraying the expenses of the office of the Superintendent of Insurance, a sum, which from fire and marine companies must not exceed eight thousand dollars, shall be annually contributed by the companies, which sum shall be assessed *pro rata* upon the gross premiums received by each during the preceding year, such sum to be paid upon the issue of the annual license.

The following tables present a comparative exhibit of receipts and disbursements in 1879, 1880, 1881, and 1882, together with assets and surplus at the end of each year, of all fire and marine insurance companies doing business in the Dominion of Canada:—

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Capital Paid up.	Total Assets.	Total Liabilities Except Capital.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Dividends.	Expenses.	Total Disbursements.	Paid for Losses.
<i>Canadian Companies.</i>												
*ANCHOR MARINE, Toronto..... Sir Wm. P. Howland, K. C. M. G., Pres. Hugh Scott, Sec.	1882	\$143,430	\$126,553	\$30,302	(t)	\$29,928	\$6,369	\$36,297	.....	\$5,535	\$19,859	\$14,324
	1881	143,430	151,970	68,204	(t)	18,613	3,621	22,234	.....	9,334	63,728	54,394
	1880	55,320	96,621	87,049	(t)	64,687	2,789	67,476	4,796	9,440	101,208	86,972
	1879	49,055	155,649	92,539	14,055	71,015	6,236	77,251	4,796	21,429	97,554	71,399
<i>BRITISH AMERICA, Toronto.....</i>												
John Morrison, Gov., Silas P. Wood, Sec.	1882	500,000	1,190,954	577,207	113,657	801,509	57,965	859,474	49,730	242,909	921,870	629,231
	1881	500,000	1,332,286	673,284	159,022	966,804	54,606	1,021,410	49,811	260,032	1,041,031	731,188
	1880	500,000	1,411,237	670,091	215,145	1,023,064	58,054	1,081,118	49,944	295,297	1,037,598	692,357
	1879	500,000	1,341,938	652,541	189,397	822,139	44,465	866,604	49,920	244,444	762,621	487,657
<i>† CANADA FIRE AND MARINE, Hamilton.....</i>												
John Winer, Pres., Geo. Derwon, Sec.	1882	100,200	.....	.....	.....	25,960	.....	..	.....	.....	.....	73,838
	1881	100,200	133,633	133,223	(t)	192,804	7,458	200,352	.....	54,757	206,831	152,074
	1880	100,200	143,729	113,309	(t)	167,609	9,016	176,625	.....	45,172	165,891	120,719
	1879	100,200	129,380	123,049	(t)	141,376	9,225	150,603	.....	42,018	146,724	104,706
<i>CITIZENS, Montreal.....</i>												
Henry Lyman, Pres., Arch'd McGoun, Sec. Gerald E. Hart, Manager.	1882	256,190	243,536	175,315	(t)	194,015	17,013	211,028	.....	71,520	191,101	119,581
	1881	256,190	247,512	173,785	(t)	100,873	7,492	108,365	.....	37,007	126,065	89,038
	1880	256,190	205,592	115,153	(t)	87,041	7,560	94,601	.....	30,636	86,310	55,674
	1879	267,300	218,778	151,132	(t)	89,718	5,782	95,500	.....	30,302	101,499	71,197
<i>LONDON MUTUAL, London, Ont.....</i>												
James Armstrong, M. P., Pres. D. C. Macdonald, Sec.	1882	Mutual.	310,458	247,657	62,801	104,893	4,621	109,514	.....	26,798	87,556	60,758
	1881	Mutual.	286,880	245,026	41,854	122,189	3,880	126,069	.....	28,938	123,570	94,632
	1880	Mutual.	292,160	239,572	52,588	106,602	2,744	109,346	.....	27,943	103,041	75,098
	1879	Mutual.	297,131	258,741	38,390	92,987	4,728	97,715	.....	26,199	111,230	85,031
<i>QUEBEC, Quebec.....</i>												
J. Greaves Clapham, Pres. Wm. Lunn Fisher, Sec.	1882	373,390	143,606	45,278	(t)	49,867	7,712	57,579	325	11,895	54,558	42,338
	1881	371,945	141,179	41,067	(t)	49,287	39,445	88,732	16,592	13,713	422,747	392,442
	1880	325,000	443,906	46,547	72,359	62,559	29,036	91,595	32,610	13,034	74,451	28,807
	1879	325,000	382,556	43,356	14,200	60,600	23,002	83,602	32,737	11,583	63,831	19,511
<i>ROYAL CANADIAN, Montreal.....</i>												
Alex. Robertson, Pres., Arthur Gagnon, Sec.	1882	300,000	495,836	171,432	24,404	302,467	28,608	331,075	12,750	70,059	318,215	235,406
	1881	300,000	509,283	187,828	21,455	251,555	17,758	269,313	12,500	69,917	329,748	247,331
	1880	300,000	513,839	185,684	28,155	273,740	14,077	287,817	12,300	78,492	255,556	164,764
	1879	300,000	530,133	193,258	36,876	467,352	23,555	490,907	11,800	396,400	855,100	446,900



SOVEREIGN, Toronto.....	1882	191,800	243,249	151,849	(1)	118,506	5,008	123,724	8	48,075	129,538	81,455
Hon. Alex. Mackenzie, Pres., F. A. Hall, Sec.	1881	118,440	148,125	125,700	(1)	123,476	7,411	130,887	6,935	41,446	154,723	107,042
	1880	112,090	174,039	119,049	(1)	125,230	7,418	132,648	.....	37,070	126,010	86,940
	1879	77,093	139,549	115,968	(1)	63,095	5,743	69,438	.....	31,963	90,740	58,777
WESTERN, Toronto.....	1882	400,000	1,346,640	831,115	115,595	1,372,774	48,131	1,420,905	48,000	376,710	1,461,802	1,037,092
Hon. John McMurrich, Pres.	1881	400,000	1,380,325	733,885	246,430	1,271,864	55,419	1,327,283	60,000	349,004	1,384,306	975,302
J. J. Kenny, Managing Director.	1880	400,000	1,403,950	601,926	312,024	1,136,336	61,590	1,197,925	60,000	307,465	1,170,558	803,993
	1879	400,000	1,346,249	584,571	361,678	860,758	60,909	921,667	60,000	241,813	801,788	499,975

## BUSINESS OF BRITISH COMPANIES.

NAME OF COMPANY AND PRINCIPAL AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
<i>British Companies:</i>										
CITY OF LONDON.....	1882	118,399	81,963	36,436	127,100	4,200	131,300	66,220	36,958	103,178
W. R. Oswald, Chief Agent, Montreal.	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....
COMMERCIAL UNION.....	1882	138,882	224,849	.....	307,967	5,148	213,115	238,110	60,672	268,782
Fred Cole, General Agent, Montreal.	1881	157,035	206,630	.....	277,885	5,216	283,101	203,594	64,418	268,012
	1880	129,093	118,706	10,207	231,607	4,769	236,376	103,516	46,376	149,892
	1879	121,390	114,755	6,635	190,264	4,769	195,033	129,527	38,438	167,965
FIRE INSURANCE ASSOCIATION.....	1882	118,269	72,022	46,247	116,655	4,000	120,655	75,568	29,071	104,639
Wm. Robertson, Chief Agent, Montreal.	1881	121,373	46,826	74,547	69,499	4,000	73,499	7,453	21,333	28,786
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....
GUARDIAN.....	1882	102,322	43,756	58,566	71,095	5,017	76,112	45,027	15,550	60,577
Robert Simms & Co., and Geo. Denholm, General Agents, Montreal.	1881	100,344	37,616	62,728	64,915	5,017	69,932	58,965	15,955	74,920
	1880	100,344	40,691	59,653	62,745	4,186	66,931	23,638	14,039	37,697
	1879	100,344	40,926	59,418	50,253	7,027	57,286	40,661	9,534	50,195

IMPERIAL..... W. H. Rintoul, Agent, Montreal.	1882 1881 1880 1879	115,878 119,327 127,678 121,355	110,664 110,849 95,197 96,832	4,914 8,478 32,481 24,523	179,520 170,486 156,461 149,449	5,003 5,017 5,443 5,558	184,523 175,503 161,904 155,007	100,755 130,320 49,903 82,762	36,459 35,737 32,508 28,870	157,214 166,057 82,411 111,632
LANCASHIRE..... S. C. Duncan-Clarke, Chief Agent, Toronto.	1882 1881 1880 1879	130,095 123,362 182,617 190,922	140,974 146,570 111,275 116,167	..... ..... 71,342 74,755	208,539 197,980 184,145 161,064	7,701 5,117 10,300 12,169	216,240 203,097 194,445 173,233	121,876 141,313 87,434 90,180	45,473 44,600 46,310 36,700	167,349 185,973 133,744 126,880
LIVERPOOL AND LONDON AND GLOBE..... G. F. C. Smith, Chief Agent, Montreal.	1882 1881 1880 1879	764,163 884,761 948,178 936,825	167,535 168,829 165,120 158,369	596,628 715,932 783,058 778,456	161,962 157,565 155,880 157,617	44,237 55,772 56,288 42,504	206,199 213,337 212,168 200,121	107,074 142,155 54,703 78,429	36,679 39,857 37,421 39,411	143,758 182,012 92,124 117,840
LONDON AND LANCASHIRE FIRE..... F. A. Ball, Chief Agent, Toronto.	1882 1881 1880 1879	119,508 115,339 102,606 .....	68,061 16,330 5,786 .....	51,447 99,009 96,820 .....	105,196 30,964 9,448 .....	4,344 15 None. .....	109,540 30,979 9,448 .....	30,537 9,379 465 .....	26,911 8,369 1,394 .....	57,448 17,748 1,859 .....
LONDON ASSURANCE..... C. C. Foster, Agent, Montreal.	1882 1881 1880 1879	178,690 150,000 150,000 150,000	41,406 46,353 42,011 40,726	137,284 103,647 107,989 109,274	66,576 62,402 52,454 51,095	7,500 7,500 6,257 9,974	74,076 69,902 58,711 61,069	35,706 24,283 14,406 44,227	14,713 14,683 10,477 8,888	50,419 38,966 24,883 53,715
NORTH BRITISH AND MERCANTILE..... Macdougall & Davidson, General Agents, Montreal.	1882 1881 1880 1879	739,318 718,639 771,069 782,571	459,248 442,610 416,364 429,357	280,070 276,029 354,705 353,214	273,516 271,875 253,871 262,508	68,284 67,951 59,802 57,944	341,800 339,326 313,673 320,452	179,488 253,794 119,851 168,880	60,708 63,239 66,867 60,415	240,163 317,098 186,739 229,215
NORTHERN..... Taylor Bros., General Agents, Montreal.	1882 1881 1880 1879	121,943 114,523 114,458 110,989	89,954 62,296 51,323 44,592	31,989 52,227 63,135 66,397	132,259 95,525 75,174 68,628	5,050 5,000 4,285 6,719	137,309 100,525 79,459 75,347	89,217 65,326 42,169 46,434	27,056 20,076 14,063 14,876	116,273 85,414 50,232 61,310
NORWICH UNION..... Alexander Dixon, Toronto.	1882 1881 1880 1879	162,084 148,845 121,011 .....	46,584 31,067 11,503 .....	115,500 117,778 109,508 .....	73,066 52,901 20,507 .....	4,834 4,569 4,000 .....	77,900 57,470 24,507 .....	40,436 14,205 1,415 .....	18,218 14,538 6,861 .....	58,654 28,743 8,276 .....
PHENIX OF LONDON..... Messrs. Gillespie, Moffat & Co., Montreal.	1882 1881 1880 1879	107,627 100,297 100,297 100,297	133,790 114,900 88,510 89,022	..... ..... 11,787 11,275	204,138 178,497 162,339 150,898	5,015 5,015 4,599 6,018	209,153 183,512 166,938 156,916	123,946 121,359 53,408 147,524	46,870 42,932 38,125 32,353	170,816 164,291 91,533 179,877
QUEEN..... Messrs. Forbes & Mudge, Montreal.	1882 1881 1880 1879	175,190 191,797 193,756 186,136	205,801 188,522 188,080 185,961	..... 3,275 5,676 175	207,111 194,162 195,069 182,042	5,406 5,360 4,486 7,521	212,517 199,522 199,555 189,563	150,717 150,759 79,914 115,064	44,886 43,019 41,290 40,576	195,603 193,778 121,204 155,640

ROYAL.....	1882	763,456	699,403	64,053	569,481	25,801	595,282	315,855	132,677	448,532
Messrs. M. H. Gault and Wm. Talley, Montreal.	1881	711,158	626,175	84,983	593,233	20,412	533,645	324,667	108,725	433,392
	1880	611,121	521,134	89,987	417,150	16,685	433,835	168,745	88,861	257,566
	1879	472,744	483,801	.....	343,317	17,522	360,839	237,268	68,275	395,553
SCOTTISH IMPERIAL.....	1882	115,263	57,524	57,739	72,314	5,554	77,868	39,593	17,012	56,605
Messrs. Taylor Bros., Montreal.	1881	115,565	37,765	77,800	52,072	5,526	57,598	21,821	12,252	34,073
	1880	118,318	35,228	83,090	52,044	5,235	57,279	26,239	11,423	37,662
	1879	112,148	41,781	70,367	51,593	7,030	56,533	47,545	11,512	59,057
SCOTTISH UNION AND NATIONAL.....	1882	124,312	21,251	103,061	37,627	6,167	43,794	8,318	8,587	16,905
Kavanagh & Rossé, Montreal.	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....

## BUSINESS OF AMERICAN COMPANIES.

NAME OF COMPANY AND PRINCIPAL AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets, in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursement.
<i>United States Companies—(Figures of Canadian Branch):</i>										
ÆTNA.....	1882	\$126,527	\$43,074	\$83,453	\$115,412	\$4,820	\$100,232	\$83,217	\$17,579	\$100,796
Robert Wood, Montreal.	1881	132,232	47,700	84,532	107,975	4,764	112,739	60,018	14,924	74,942
	1880	120,711	40,676	80,035	103,175	4,721	107,896	44,229	14,023	58,252
	1879	118,287	43,257	75,030	110,533	2,455	112,988	87,139	15,528	102,667
AGRICULTURAL OF WATERTOWN.....	1882	133,227	74,121	59,106	51,985	69	51,954	20,271	16,856	37,127
Joseph Flynn, Cobourg, Ont.	1881	137,316	69,814	67,502	57,360	239	57,599	29,316	20,320	49,696
	1880	137,782	61,227	76,555	47,590	137	47,427	33,527	19,281	52,808
	1879	120,068	53,872	66,196	89,779	2,373	94,152	34,325	14,342	48,667
HARTFORD.....	1882	109,849	58,080	51,769	102,355	3,585	106,940	56,554	18,410	74,764
Robert Wood, Montreal.	1881	103,859	55,151	48,708	87,616	3,690	91,306	71,227	11,968	83,195
	1880	102,049	55,111	46,938	83,191	3,180	86,371	31,088	11,255	42,343
	1879	94,465	49,002	45,463	80,184	3,780	83,964	55,215	10,846	66,061
PHENIX OF BROOKLYN.....	1882	122,073	14,585	107,488	28,877	None.	28,877	16,177	8,422	24,599
Robert Hampson, Montreal.	1881	121,885	25,372	96,513	55,136	None.	55,136	34,572	11,995	46,567
	1880	110,142	20,513	89,629	58,542	None.	58,542	70,976	11,503	82,479
	1879	109,149	30,626	78,523	96,737	None.	96,737	113,513	13,430	126,943

CANADIAN FIRE INSURANCE BUSINESS IN FOURTEEN YEARS.

The following is a summary of premiums received and losses paid for fire insurance in Canada by all companies, from January 1, 1870, to January 1, 1883.

	Premiums Received	Losses Paid.
CANADIAN COMPANIES:		
British America.....	\$2,231,083	\$1,308,523
Canada Agricultural.....	454,896	290,101
Canada Fire and Marine.....	874,309	698,133
Citizens.....	1,018,453	945,359
Dominion.....	190,242	148,255
*London Mutual Fire.....	1,172,736	878,993
National.....	284,026	287,732
Ottawa Agricultural.....	194,861	108,164
Provincial.....	1,434,350	957,146
Quebec.....	987,685	1,048,284
Royal Canadian.....	1,873,109	1,792,029
†Sovereign.....	966,961	639,332
Stadacona.....	490,488	773,695
Western.....	3,487,540	2,083,600
BRITISH COMPANIES:		
City of London.....	127,100	66,220
Fire Insurance Association.....	2,058,110	1,609,438
Commercial Union.....	159,951	83,021
Guardian.....	616,763	809,609
Imperial.....	1,819,104	1,642,145
Lancashire.....	1,490,696	1,280,944
Liverpool and London and Globe.....	2,717,621	2,453,864
London and Lancashire.....	145,521	40,381
London Assurance.....	844,163	548,091
North British and Mercantile.....	3,572,247	2,976,993
Northern.....	949,703	1,074,937
Norwich Union.....	146,475	56,056
Phoenix of London.....	2,042,357	1,192,346
Queen.....	2,300,696	2,229,257
Royal.....	5,073,103	3,674,797
Scottish Commercial.....	343,421	177,329
Scottish Imperial.....	660,096	462,179
Scottish Union and National.....	27,627	8,318
UNITED STATES COMPANIES:		
Ætna.....	1,853,410	1,594,944
Agricultural of Watertown.....	395,861	193,723
Andes.....	31,431	5,668
Hartford.....	1,167,500	799,713
Home.....	.....	60,691
Phenix.....	110,373	110,880

RECAPITULATION.

Canadian Companies, total 14 years.....	15,660,739	11,959,346
British Companies, total 14 years.....	25,104,842	20,385,925
American Companies, total 14 years.....	3,558,575	2,765,619
Grand Totals.....	\$44,324,156	\$35,110,890

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

ADVICE TO LIFE AGENTS.—If any life is offered which you are certain is bad, kindly but firmly decline it and if any policyholders enquire the reason, show them that it is in their interest as well as in the interests of the office, that only good lives should be taken.

By such conduct as this you will build up a reputation which, in course of years, will be worth a fortune to you, and make you worthy of the confidence of the office you represent.

## BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES.

NAME OF COMPANY.	Year	Capital Paid up.	Assets.	Liabilities not including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.
CANADA .....	1882	125,000	5,118,573	4,523,946	459,627	733,010	271,418	1,004,428	378,710	140,393	18,750*	537,783
	1881	125,000	4,588,956	4,137,204	326,752	668,111	284,577	952,688	498,604	141,295	62,500	702,700
	1880	125,000	4,297,853	3,344,140	828,713	588,097	243,910	839,007	259,606	119,019	18,750	397,570
	1879	125,000	3,825,245	3,100,110	600,135	536,293	204,059	740,352	218,143	115,495	18,750	354,388
CITIZENS (Life Department) .....	1882	(*)	164,452	147,157	(*)	40,227	7,451	47,078	21,993	14,345	None.	36,338
	1881	(*)	156,584	136,071	(*)	21,168	7,113	28,281	14,444	7,867	None.	22,311
	1880	(*)	146,509	120,830	(*)	26,211	7,097	36,308	17,841	8,453	None.	26,294
	1879	(*)	130,480	125,416	(*)	23,294	6,762	35,054	13,554	13,138	1,070	27,762
CONFEDERATION .....	1882	80,000	965,099	817,403	67,696	277,515	54,226	331,741	133,557	69,990	38,572	242,119
	1881	50,000	879,054	643,139	185,916	214,738	263,395	263,395	62,572	59,760	5,000	127,332
	1880	50,000	670,387	500,624	128,762	184,246	36,905	221,152	59,143	56,390	5,000	120,533
	1879	50,000	564,451	408,090	106,361	154,898	28,777	183,675	37,098	46,762	5,000	88,859
FEDERAL .....	1882	68,655	67,861	6,884	.....	7,070	302	7,372	None.	16,278	None.	16,278
	1881	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HLIFE ASSOCIATION OF CANADA .....	1882	50,067	193,870	158,941	.....	44,854	8,266	53,123	19,750	22,788	1,429	43,967
	1881	50,000	184,334	142,228	.....	37,397	6,380	43,666	12,116	18,147	1,314	31,577
	1880	50,000	165,386	132,623	.....	36,645	5,648	42,293	8,994	16,615	1,260	26,779
	1879	50,000	146,306	117,363	.....	30,805	4,998	35,803	15,945	13,831	1,260	31,036
NORTH AMERICAN .....	1882	57,400	153,135	85,395	8,430	77,067	3,947	81,014	2,819	31,642	None.	34,461
	1881	57,400	88,763	28,933	2,431	34,353	23	34,376	2,437	26,077	None.	28,514
	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1879	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ONTARIO MUTUAL .....	1882	None.	424,393	391,482	32,116	161,082	14,356	176,338	43,603	59,206	None.	93,809
	1881	None.	337,102	299,607	27,495	160,593	13,624	174,217	27,484	44,169	None.	71,653
	1880	None.	225,065	195,830	29,775	81,817	6,874	88,691	26,081	27,587	None.	54,068
	1879	None.	179,506	147,611	31,894	62,537	9,647	72,184	21,475	10,187	None.	37,662
SUN .....	1882	62,500	656,078	534,477	39,101	215,108	26,716	241,824	110,277	52,654	5,625	168,556
	1881	62,500	538,524	411,200	64,824	148,564	26,414	174,978	62,444	59,543	5,000	117,987
	1880	62,500	473,653	353,527	57,606	114,595	21,427	136,022	37,752	41,987	5,000	84,739
	1879	62,500	397,777	308,044	27,234	101,844	22,130	123,978	24,393	41,002	5,000	70,395
TORONTO .....	1882	29,772	65,472	28,085	7,595	5,252	3,155	8,407	1,100	2,683	2,083	5,866
	1881	29,862	67,432	29,922	7,047	6,222	3,022	9,264	3,134	3,114	2,358	8,556
	1880	29,380	63,457	25,343	8,734	4,730	3,700	8,450	2,397	2,640	2,247	7,247
	1879	29,304	59,397	23,602	6,490	4,674	4,005	8,679	511	1,471	2,271	4,253

\* The capital in this company is also liable for its other departments, so that these columns cannot be filled up. † Formerly the Montauk Life.



*The Insurance Year Book.*

**in force at the end of the year.**

NAME AND LOCATION OF COMPANY, WITH NAME OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>Canadian Companies:</i> CANADA, Hamilton A. G. Ramsay, Pres., R. Hills, Sec.	1882 1881 1880 1879	\$5,118,573 4,588,956 4,297,853 3,825,245	\$733,010 688,111 588,097 536,993	1,936 2,062 1,718 1,402	\$3,753,535 3,914,780 3,241,550 2,633,100	15,202 13,998 12,565 11,387	\$27,292,776 24,904,171 21,428,958 18,945,715	\$243,269 261,376 178,801 142,814
CITIZENS, Montreal Henry Lyman, Pres., Gerald E. Hart, Man.	1882 1881 1880 1879	164,452 156,584 146,509 130,480	40,227 21,168 20,211 28,994	272 91 607 183	500,500 153,700 195,700 406,250	863 691 592 689	1,333,762 1,032,254 1,141,440 1,171,845	20,600 12,186 15,308 8,000
CONFEDERATION, Toronto Hon. S. W. P. Howland, C. B. K. C. M. G., Pres. J. K. Macdonald, Managing Director.	1882 1881 1880 1879	965,099 879,054 679,387 564,451	277,515 214,736 184,246 154,898	1,375 1,188 1,077 1,012	2,350,060 1,917,214 1,670,790 1,545,650	9,335 5,378 4,633 4,105	9,755,863 8,003,279 6,785,890 5,928,223	59,127 59,451 47,146 27,582
FEDERAL, Hamilton David Dexter, Managing Director.	1882 1881 1880 1879	67,861 ..... ..... .....	7,070 ..... ..... .....	254 ..... ..... .....	404,350 ..... ..... .....	254 ..... ..... .....	994,350 ..... ..... .....	None. ..... ..... .....
LIFE ASSOCIATION OF CANADA James Turner, Pres., Daniel Burke, Man.	1882 1881 1880 1879	193,870 184,334 165,586 146,366	44,854 37,307 36,645 30,805	333 299 188 156	541,500 420,000 286,000 201,500	1,400 1,263 1,143 1,104	1,810,212 1,571,598 1,364,459 1,262,855	18,205 10,723 6,750 14,298
NORTH AMERICAN, Toronto Hon. S. Mackenzie, M. P., Pres. Wm. McCabe, F.I.A., Managing Director.	1882 1881 1880 1879	151,135 88,763 424,393 337,101	77,067 34,353 161,982 160,523	575 697 534 2,703	1,220,700 114,183 1,060,921 349,463	947 1,267 515 1,301	1,757,650 184,287 1,040,500 181,212	1,500 1,319 2,000 437
ONTARIO MUTUAL, Waterloo J. E. Bowman, Pres., Wm. Hendry, Man.	1882 1881 1880 1879	225,605 179,506 636,078 538,524	62,537 215,108 148,564 114,595	427 725 868 573	1,720,550 1,593,833 1,157,780 490,000	4,335 3,445 2,638 1,938	5,429,479 4,192,011 3,031,885 2,151,413	28,431 15,439 12,133 10,500
SUN, Montreal Thomas Workman, Pres., R. Macaulay, Man.	1882 1881 1880	473,633 538,524 473,633	214,595 148,564 114,595	573 868 573	1,557,167 1,671,768 926,370	3,318 3,047 2,486	5,771,889 4,990,157 3,892,139	58,111 56,352 2,549

<i>Canadian Companies (Continued):</i>		1882	1881	1880	1879	5,252	34	35,500	178	171,909	1,100
TORONTO, Toronto.....						6,222	67	76,800	221	220,009	2,200
Wm. J. MacDonell, Pres., Arthur Harvey, Sec.						4,730	68	69,716	210	193,747	1,930
						4,674	19	17,666	170	163,609	None.
<i>British Companies (Figures of Canadian Branches):</i>											
BRITON LIFE.....		1882	1881	1880	1879	2,885	None.	None.	63	113,222	None.
Jas. B. M. Chipman, Montreal.						3,301	8	20,000	66	118,000	None.
						4,009	13	28,000	66	118,910	None.
						4,094	6	10,500	58	106,910	2,000
* BRITON MEDICAL.....		1882	1881	1880	1879	29,677	None.	None.	378	848,151	28,460
Jas. B. M. Chipman, Montreal.						33,254	None.	None.	401	925,907	57,721
						30,603	None.	None.	431	1,009,005	16,303
						32,005	None.	None.	453	1,041,180	34,578
COMMERCIAL UNION.....		1882	1881	1880	1879	20,682	9	23,117	301	685,914	10,090
Fred Cole, Montreal.						20,775	12	25,307	300	687,455	6,065
						20,621	11	37,736	300	631,285	6,754
						22,996	16	51,373	310	674,569	20,959
* EDINBURGH.....		1882	1881	1880	1879	17,383	None.	None.	207	516,795	31,826
David Higgins, Toronto.						18,209	None.	None.	214	542,218	1,978
						22,163	None.	None.	226	567,953	7,543
						19,483	None.	None.	235	590,195	5,893
* LIFE ASSOCIATION OF SCOTLAND.....		1882	1881	1880	1879	83,203	None.	None.	1,535	2,935,599	68,713
Geo. Wm. Ford, Montreal.						87,359	None.	None.	1,605	3,070,701	60,854
						95,175	None.	None.	1,674	3,195,191	67,125
						98,359	None.	None.	1,770	3,390,456	59,019
LION.....		1882	1881	1880	1879	25,993	201	455,450	301	747,450	None.
F. Stanciliffe, Montreal.						14,148	162	481,000	162	448,500	None.
						.....	.....	.....	.....	.....	.....
LIVERPOOL AND LONDON AND GLOBE.....		1882	1881	1880	1879	9,181	4	13,000	181	270,047	1,707
G. F. C. Smith, Montreal.						9,008	3	2,700	185	271,639	4,875
						10,539	8	18,467	193	281,041	1,473
						10,136	7	15,433	206	286,004	1,117
LONDON AND LANCASHIRE LIFE.....		1882	1881	1880	1879	103,147	394	845,050	1,877	3,164,858	19,247
Wm. Robertson, Montreal.						78,700	386	732,700	1,618	2,655,904	21,768
						64,551	425	706,900	1,363	2,186,740	11,175
						53,456	225	400,600	1,088	1,783,188	18,850
LONDON ASSURANCE.....		1882	1881	1880	1879	987	None.	None.	8	30,125	None.
C. C. Foster, Montreal.						987	1	973	8	30,125	None.
						1,082	2	5,840	9	29,378	1,848
						917	1	2,980	9	26,499	None.

\* These companies have ceased doing new business in Canada.

## LIFE INSURANCE IN CANADA—CONTINUED.

NAME AND LOCATION OF COMPANY, WITH NAME OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>British Life Companies (Continued) :</i>								
NORTH BRITISH AND MERCANTILE..... Macdougall & Davidson, Montreal.	1882	\$739,318	\$64,367	11	\$96,500	326	\$929,866	\$42,851
	1881	718,639	25,560	18	27,100	331	957,029	18,747
	1880	771,069	26,710	26	112,498	335	994,979	35,221
	1879	782,571	26,989	6	38,000	336	1,019,224	33,057
QUEEN .....	1882	175,190	10,300	10	20,000	205	420,835	2,245
Forbes & Mudge, Montreal.	1881	191,797	9,881	5	24,500	203	408,139	None.
	1880	193,756	10,001	7	18,460	205	410,603	6,433
	1879	186,136	10,642	14	77,750	213	394,581	2,373
*RELIANCE .....	1882	122,925	17,265	None.	None.	337	473,463	8,007
J. Cassie Hutton, Montreal.	1881	114,906	19,034	None.	None.	351	512,892	17,500
	1880	122,300	27,832	89	142,000	449	751,022	6,051
	1879	103,244	31,801	211	411,100	565	1,034,119	5,217
ROYAL .....	1882	763,456	22,646	9	16,000	325	953,143	21,119
M. H. Gault and Wm. Tuley, Montreal.	1881	711,158	27,479	12	18,327	328	969,524	5,568
	1880	611,121	28,020	12	44,500	331	1,004,213	39,980
	1879	472,744	27,725	20	65,575	341	1,012,568	22,099
*SCOTTISH AMICABLE .....	1882	157,599	15,259	None.	None.	193	478,274	19,941
Geo. Wm. Ford, Montreal.	1881	156,207	16,201	None.	None.	200	540,873	3,407
	1880	156,048	16,619	None.	None.	230	607,031	22,300
	1879	156,487	18,462	None.	None.	246	643,567	11,720
*SCOTTISH PROVIDENT .....	1882	188,772	4,872	None.	None.	99	220,976	2,798
R. A. Ramsay, Montreal.	1881	106,124	5,255	None.	None.	104	219,696	5,840
	1880	106,184	5,976	None.	None.	107	224,587	2,920
	1879	106,184	5,450	None.	None.	109	230,524	1,703
*SCOTTISH PROVINCIAL .....	1882	175,361	26,578	None.	None.	593	922,991	21,843
George Wm. Ford, Montreal.	1881	159,154	28,155	None.	None.	534	948,598	39,013
	1880	160,637	30,001	None.	None.	573	991,833	8,387
	1879	158,204	33,383	None.	None.	597	1,058,750	30,514
STANDARD .....	1882	1,577,983	236,513	569	1,359,047	3,647	7,757,699	94,241
W. M. Ramsay, Montreal.	1881	1,362,682	194,724	520	1,072,600	3,269	6,870,014	95,887
	1880	1,211,804	165,445	502	1,036,987	2,960	6,037,919	71,202
	1879	1,073,916	152,237	309	697,600	2,652	5,437,066	61,917
STAR .....	1882	1,099,867	23,334	47	64,186	378	850,534	None.
A. W. Lander, M. P., Toronto.	1881	1,086,344	21,379	44	130,913	343	805,328	487
	1880	950,344	20,982	43	150,913	309	748,103	21,252
	1879	622,824	17,546	28	107,067	277	681,200	5,022



## STATISTICS OF OTHER CANADIAN COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAME OF OFFICERS.	Year	Capital Paid up.	Assets.	Liabilities except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	General Expenses.	Total Disbursements.
*ACCIDENT, Montreal.....	1882	\$157,000	\$238,259	\$67,877	\$13,381	\$14,335	\$5,884	\$190,219	\$27,588	\$7,158	\$70,974	\$105,720
Sir A. T. Galt, G. C. M. I., President.	1881	152,300	133,824	23,133	8,391	41,445	1,859	43,304	12,030	4,631	27,226	43,887
Edward Rawlings, Managing Director.	1880	34,900	56,753	13,614	8,178	31,250	1,172	32,422	9,995	2,170	22,738	34,903
†BOILER INSPECTION AND INS. CO., Toronto.....	1879	27,120	49,802	11,682	11,000	23,155	1,955	25,110	5,530	2,166	15,245	22,941
Sir Alexander Campbell, President.	1882	20,020	27,095	7,826	.....	15,652	2,524	18,176	3,099	None.	13,647	16,686
A. Fraser, Secretary.	1881	20,020	26,611	4,663	1,928	11,512	2,057	13,569	None.	None.	9,195	9,195
CITIZENS (Accident Department), Montreal.....	1880	20,020	24,470	.....	.....	7,494	1,406	8,900	None.	None.	6,312	6,312
Henry Lyman, President.	1879	20,020	17,920	.....	.....	6,013	1,486	7,502	5	None.	6,221	6,221
Gerald E. Hart, Manager.	1882	(a)	(a)	(a)	(a)	19,285	None.	19,285	3,347	c 61	8,205	11,613
†GUARANTEE CO. OF NORTH AMERICA, Montreal..	1881	(a)	(a)	(a)	(a)	6,262	985	7,247	581	c 55	3,313	3,949
Sir A. T. Galt, G. C. M. G., President.	1880	(a)	(a)	(a)	(a)	4,118	956	5,074	376	c 10	2,398	2,784
Edward Rawlings, Managing Director.	1879	(a)	(a)	(a)	(a)	3,532	775	4,307	458	c 403	1,970	2,831
SUN LIFE (Accident Department), Montreal .....	1882	300,000	395,628	64,391	31,237	118,132	14,175	132,307	26,317	14,379	69,186	109,882
Thomas Workman, President.	1881	292,580	350,550	38,525	19,445	72,482	14,651	87,135	18,021	10,927	59,901	81,909
R. Macaulay, Secretary.	1880	147,040	193,090	38,950	7,100	52,368	8,764	61,152	40,929	24,141	32,197	97,267
	1879	51,380	130,645	42,813	36,451	46,228	5,853	52,081	12,772	3,567	21,760	38,119
	1882	(b)	(b)	(b)	(b)	11,084	None.	11,084	2,381	.....	5,641	8,022
	1881	(b)	(b)	(b)	(b)	7,488	None.	7,488	2,185	.....	3,225	5,410
	1880	(b)	(b)	(b)	(b)	5,217	None.	5,217	5,882	.....	None.	5,882
	1879	(b)	(b)	(b)	(b)	5,911	None.	5,911	1,206	.....	None.	1,206

\* Accident insurance. † Steam boiler insurance. ‡ Guarantee insurance. § See Fire insurance statistics. ¶ See life insurance statistics. c Bonus to policyholders.

ADVICE TO LIFE AGENTS.—Try to induce every person to assure. Take a proposal for the least possible amount when you cannot get a larger sum, and then follow it up as prudently as you can to get it increased to a larger sum. There are few persons who assure as much as they can, or as they ought, and there are fewer still whose first assurance is as large as they may be induced to make it. Having constant intercourse with families, it will be easy for you to see where their assurance

can be increased with ease and safety to themselves, and, in such cases, openings will present themselves when you can effectively put in a word that may lead to its being increased. When you get any person in the right line, follow it up unceasingly till the policy is effected. On the one hand, avoid being considered a bore to any one, and, on the other hand, equally avoid being considered indifferent,



## LIFE COMPANIES CEASED DOING BUSINESS.

The following life insurance companies having ceased to transact new business in Canada, are entitled, under section 17 of the Consolidated Insurance Act of 1877, to transact all business connected with policies existing at the 31st of March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Insurance Acts of 1868 and 1871.

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PREMIUMS.	AMOUNT OF DEPOSIT.	BUSINESS.
Briton Medical and General Life Association, London, England....	Jas. B. M. Chipman, Manager, Montreal..	Western Australia bonds, £7500 sterling; Cape of Good Hope bonds, £19,500 sterling, Cape of Good Hope stock, £240 6s 8d sterling: total, £21,240 6s 8d.....	Life.
Connecticut Mutual Life Ins. Co. of Hartford, Conn., U. S.....	Robert Wood, General Agent, Montreal....	..... and \$48,667 (Accepted at.....)	Life.
Edinburgh Life Assurance Company.....	David Higgins, Chief Agent, Toronto.....	..... bonds, \$20,927 ..... bonds, \$12,167	Life.
Life Association of Scotland.....	George W. Ford, Chief Agent, Montreal..	New Brunswick 6 per cent bonds, \$48,667 Province of Quebec debentures, \$48,667 City of Toronto bonds. (Accepted at \$149,892).....	Life.
National Life Ins. Co. of the United States of America .....	John F. Bell, Attorney, Windsor .....	\$100,000 U. S. Bonds.....	Life.
New York Life Insurance Company.....	F. W. Campbell, M.D., Attorney, Montreal.	\$100,000 U. S. Bonds.....	Life.
Northwestern Mutual Life Ins. Co. of Milwaukee.....	M. W. Mills, Chief Agent, Toronto .....	\$100,000 U. S. Bonds.....	Life.
Phoenix Mutual Life Ins. Co. Hartford, Conn.....	T. Simpson, General Agent, Montreal.....	\$105,000 U. S. Bonds.....	Life.
Positive Government Security Life Assur. Co. (limited), England....	John Taylor, Secretary, Montreal.....	£500 Canada 5 per cent debentures.....	Life.
Scottish Amicable Life Assurance Society.....	Geo. Wm. Ford, General Agent, Montreal..	74 bonds Canada & Atlantic Railway, guar- anteed. Par, \$228,697.....	Life.
Scottish Provident Institution.....	R. A. Ramsay, Attorney, Montreal.....	\$100,000 Canada Pacific Railway bonds. .....	Life.
Scottish Provincial Assurance Company.....	Geo. Wm. Ford, Secretary, Montreal.....	..... \$38,- ..... and .....	Life.

NOTE.—The Metropolitan Plate Glass Insurance Company of New York has ceased doing business in Canada, and the Receiver-General still holds the deposit of \$3000.

The Dominion Fire and Marine Insurance Company has retired from business and has re-insured its outstanding policies in the Fire Insurance Association. The deposit has been released, except \$5000 held against claims in dispute.

The Citizens Insurance Company of Canada has discontinued its guarantee business and has re-insured its outstanding policies in the Guarantee Company of North America. The deposit on account of this branch is \$10,000 cash, still in the hands of the Receiver-General.

The Canada Fire and Marine Insurance Company has re-insured its outstanding policies in the Citizens Insurance Company and is winding up its affairs, the Government still holding \$25,000 of its deposit.

The Lion Life Insurance Company of London has not applied for renewal of its license, being about to transfer its business to the British Empire Life Assurance Company; the deposit of the Lion, £10,000 sterling, Canada stock, is still held by the Receiver-General.

## INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA

UNDER THE INSURANCE ACTS OF 1875 AND 1877.

[Corrected to May 15, 1883.]

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PREMIUMS.	DEPOSIT.	AMOUNT OF DEPOSIT.	Life Policies to	Description of Insurance Business for which Licensed.
Accident Insurance Company of North America.....	Edward Rawlings, Manager, Montreal.....				Accident.
Ætna Insurance Company, of Hartford, Connecticut.....	Robert Wood, General Agent, Montreal.....				Fire and Inland Marine.
Ætna Life Insurance Company, of Hartford, Connecticut.....	Wm. H. Orr, Manager, Toronto.....				Life.
Agricultural Insurance Company, of Watertown, N. Y.....	Joseph Flynn, Chief Agent, Cobourg.....				Fire.
Anchor Insurance Company.....	Hugh Scott, Agent, Toronto.....				Inland Marine.
Boiler Inspection and Insurance Company of Canada.....	Wm. B. McMurrich, Agent, Toronto.....				
British Empire Mutual Life Assurance Co., London, Eng..	Fred. Standliffe, Chief Agent, Montreal.....				Steam Boilers, etc.
British America Assurance Company, Toronto.....	Louis H. Boulton, Manager, Toronto.....				Life.
Briton Life Association (limited).....	J. B. M. Chipman, Chief Agent, Montreal.....				Fire and Inland Marine
Canada Life Assurance Company, Hamilton.....	A. G. Ramsay, Manager, Hamilton.....				Life.
Citizens Insurance Company of Canada.....	Gerald E. Hart, Chief Agent, Montreal.....				Life and Accident.
Citizens Insurance Company of Canada.....					Fire and Inland Marine.
City of London Fire Insurance Company (limited).....					Fire.
Commercial Union Assurance Company, London, England.					Fire and Life.
	J. K. Macdon				Life.
	J. DeWolfe				Life.
	R. W. Gale, Manager, Montreal.....				Life.
Federal Life Assurance Company of Ontario.....	David Dexter, Managing Director, Hamilton.....				Life.
Fire Insurance Association (limited), London, England.....	Wm. Robertson, Chief Agent, Montreal.....				Life.
Guarantee Company of North America.....	Edward Rawlings, Manager, Montreal.....				Fire.
Guardian Fire and Life Assurance Co., London, England..	Robt. Simms & Co., and Geo. Denholm, Gen. Agents, Montreal.....				Guarantee.
Hartford Fire Insurance Company, Hartford, Connecticut..	Robt. Wood, General Agent, Montreal.....				Fire.
Imperial Insurance Company, of London, England.....	W. H. Ristoul, Agent, Montreal.....				Fire.
Lancashire Insurance Company.....	S. C. Duncan-Clark, Chief Agent, Toronto.....				Fire.
Life Association of Canada.....	J. Turner, President, Hamilton.....				Life.

[illegible]

## COMPANIES AND AGENTS.

### NEW ORLEANS INSURANCE COMPANIES.

New Orleans, the Southern metropolis of this country, has a population, by last census, of 216,000. As a commercial centre for the thrifty towns in the Mississippi basin, this city continues to grow in importance with the progress of time and the improvement in its harbor facilities, such as the Jetty system for improving the channel at the mouth of the Mississippi River. What with the facilities afforded by river and rail, New Orleans is now within access to the grain fields of Northern Texas, Kansas and Arkansas, and the Northwestern States, the iron and coal fields of Alabama, and the cotton producing regions embraced by the Southern States. As the Southern metropolis, New Orleans is also the great insurance centre of the South. There are sixteen flourishing local companies in the city, while all the more prominent companies in the country have agencies within its limits. During the past sixteen years, ten fire insurance companies have been organized and successfully launched at New Orleans.

An important company, bearing the nickname of the city of its nativity, is the Crescent Insurance Company. It was organized in May, 1849, as the Crescent Mutual, and reorganized in 1880 practically as a new company, re-insuring the risks of the old company. The "Mutual" feature was dropped with the expiration of the old charter. Over nine million dollars have been paid out by the Crescent since 1849. The company's career has been unblemished, always reflecting credit on the gentlemen representing the management. The first president of the company was Samuel Bell, who served one year, and was succeeded by Thomas Adams, who occupied the presidential chair over twenty-nine years. W. R. Lyman, the present able incumbent, succeeded Mr. Adams in the presidency in 1879. Under his management the company has probably made its most rapid strides towards a height of prosperity which is not yet on the decline, and not anticipated. Mr. Lyman is a representative Southern fire underwriter, zealous at all times to further the interests of his company, and enjoys the warmest esteem of Southern insurance men generally. Last February he was chosen to the honored office of President of the Underwriters Association of the South, and a better man could not possibly have been elected to the position. Besides President

Lyman, the present officers of the company are Charles H. Dolsen, vice-president, and Charles E. Rice, secretary. Mr. Rice is a representative underwriter, having been connected with the company from boyhood. Lee M. Tucker, a representative insurance man at Columbus, Miss., is manager of the Southern department of the company, comprising the States of Mississippi, Alabama, Georgia and Florida. William Lofland & Co., at Galveston, are managers of the Southwestern department, comprising the States of Texas and Arkansas, and Lee & De Saussure are managers for North and South Carolina, with headquarters at Charleston. The company has a paid-up capital of \$600,000, and assets aggregating \$719,243, by last report. The premiums in 1882 amounted to \$381,058, a decided increase over those of the previous year. The company's achievements and its untarnished history have built for it a reputation on which it has no difficulty in reaping a rich premium income each year.

The Factors and Traders Insurance Company was organized in 1866, and is managed by gentlemen all favorably known to the insurance fraternity. The Company has a paid-up capital of \$1,000,000, the largest capital owned by any company in New Orleans. The company issues policies covering fire, river and marine risks at the lowest tariff rates. It is managed by E. A. Palfrey, president; John Chaffee, vice-president, and T. F. Walker, secretary.

The Firemens Insurance Company is one of the best known organizations in New Orleans, though its career dates only as far back as the year 1875. I. N. Marks, a name thoroughly identified with the history of New Orleans, for the past half century, is the president of this company. T. Prudhomme is vice-president, and R. H. Benners makes an energetic secretary. The company has assets of \$357,680.

The Hibernia Insurance Company, with an authorized capital of \$1,000,000, of which \$400,000 is paid up in cash, is shown by its ninth annual statement to be a thoroughly solvent institution and in progressive condition. The company has assets of \$512,672. The stock of the company is in ready demand, and its policies are accepted as trustworthy promises of indemnity. During its comparatively short career the company has paid \$168,039 in cash dividends, and \$279,711 have been credited to

the capital stock. Thus the net profits have been \$447,750, and of the paid up capital, \$400,000, stockholders were called on to pay but \$151,634 into the company in cash.

The Hope Insurance Company, organized in April, 1857, and reorganized in 1882, has a capital of \$250,000 of which \$170,785 is paid up in cash. The company's assets by last report were \$221,439. A fair profit was made on the business of 1882, and the financial condition of the company is considered good. Henry Peychaud is president, Joseph H. Marks is vice-president, and Louis Barnett is secretary. The company does a local business, and writes risks of a choice character throughout the country at the solicitation of persons needing insurance.

The Merchants Mutual Insurance Company of New Orleans, has a paid capital of \$600,000, and assets by last statement aggregating \$705,187. Paul Fourchy, president, and G. W. Nott, secretary, are fire underwriters of good repute and possessing a wide knowledge of the business. The directors of this company embrace a number of New Orleans' best men.

The New Orleans Insurance Company is the largest fire insurance organization organized under the laws of Louisiana. The paid capital of the company is \$500,000, the assets, by last report, \$875,589 and the net surplus over all liabilities, \$106,934. The premiums in 1882 were \$490,668, the total income \$533,594, the losses, \$247,197, the dividends \$45,784, and other expenditures, \$132,500. This company is the only New Orleans organization operating in New York and other important Northern States.

The Southern Insurance Company is the latest applicant for business in New Orleans. This company, from the time it began business last November, and up to February 28, 1883, received \$40,451 in fire, marine and river premiums, and incurred less than a thousand dollars in losses. Ernest Mittenberger is president, and Scott McGehee is secretary.

With each recurring year the Teutonia Insurance Company exhibits evidence of increased business and improved financial condition. Organized in 1872, the company by its statements at the beginning of the present year shows the possession of a capital of \$250,000, and assets amounting to \$418,045, and a net surplus of \$75,000. The premium income in 1882 largely exceeded the losses paid. This company is ably managed by William B. Schmidt, president, F. Rickert, vice-president, and Albert P. Noll, secretary.

#### JOHN C. WHITNER & CO.

John C. Whitner & Co., of Atlanta, Ga., have their headquarters at one of the most enterprising and progressive cities in the South. This agency is one of the oldest, and leading insurance firms in

Atlanta and in the Southern States. Major John C. Whitner, the senior member, is one of the venerable and representative agents in the South. He is an insurance gentleman of marked ability, proficient in the adjustment of losses, and a man of more than ordinary sagacity. Associated with him is ex-Governor, now United States Senator Colquitt, and John A. Whitner, the junior member of the firm. The agency represent locally and as Southern managers several prominent companies, for which they do a large and prosperous business. The jurisdiction of John C. Whitner & Co. extends from Maryland to Mexico. A feature of the constitution of this agency is the employment of young ladies altogether as clerks in the office, and the result has been very satisfactory.

#### ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

The only purely mutual life insurance company in Canada, the Ontario Mutual Life, of Waterloo, Ont., was organized about thirteen years ago and has policies in force, as per last report, totaling 4335, covering insurance to the amount of \$5,504,478. The assets have grown from \$6216, owned in 1870, to \$430,000 in 1883. The premium income of the company is large and increasing, and this is due in a large measure to the practice of the management to pay every death claim promptly on the completion of the claim papers and without availing itself in any case, since organization, of the ninety days of grace allowed in the settlement of losses under the insurance laws of Canada.

#### SECURITY INSURANCE COMPANY.

In May, 1881, John Kyle, Edward E. Townley, and others, noticing that there was a field in Ohio for another conservative fire insurance company, incorporated the Security Insurance Company, of Cincinnati. This organization started business July 19, of the same year, with the former gentleman as president, and the latter as secretary. The company has proved a success. It has a capital of \$150,000, assets aggregating nearly \$200,000 and a fair net surplus. The income in 1882 was \$39,426, and the losses but \$13,077. A dividend of \$12,000 was declared to stockholders during the year, and a comfortable addition was made to the net surplus. Up to January 1, 1883, the company has received \$76,861 on premiums, and paid but \$15,461 for losses.

#### COOPER INSURANCE COMPANY.

The Cooper Insurance Company, of Dayton, O., started business in January, 1867. The Company,



during its existence, has paid \$345,549 for losses, and received \$822,376 in premiums, which speaks well for the selection exercised in taking risks. Though the capital stock is but \$100,000, total cash dividends have been paid aggregating \$144,200, and a surplus has been built up to \$94,023, over capital and all other liabilities. The operations of the Company are almost strictly limited to the State of Ohio.

#### EUREKA FIRE AND MARINE INSURANCE COMPANY.

That this Company will continue to make a favorable showing with each successive statement is the firm faith of its patrons. Organized in 1864, with headquarters at Cincinnati, O., while the business done has not been remarkably extensive in the nineteen years of the Company's existence, the Company has nevertheless given satisfaction to stock and policyholders alike. The paid capital is \$100,000, the assets \$256,551, and a net surplus of \$115,180 is owned. The income in 1882 was \$82,047 and the expenditures, \$60,321 (including a dividend of \$12,000 to stockholders). The Company paid \$783,904, in losses, from organization to the first of January last.

#### MOBILE INSURANCE COMPANIES.

There are six fire insurance companies in Mobile, and the underwriters there do business under a very good local board, which has lately been organized.

The Citizens Mutual Insurance Company, the oldest of the Mobile companies, was organized in 1865. The company has a capital of \$150,000, assets of \$181,796, and net surplus of \$20,000. The cash premiums received in 1882 were \$21,537, and the losses were only \$8,493, while the income was \$31,649. The company's capital has recently been decreased from \$150,000 to \$100,000, to reduce taxation, and the surplus has been invested in non-taxable bonds. The company's charter as a participating company has been amended, changing it to a joint stock company exclusively. The disbursements in 1882 were but \$20,249, including a dividend to stockholders of \$6,000. The officers are Edward B. Goelet, president, and the secretary, E. H. Richards.

The Mobile Mutual Fire Insurance Company has a paid capital of \$125,000, and assets aggregating \$168,786. The company is one of the oldest in the city, having been organized in 1866. William H. Gardner is president, and F. L. Glover is secretary. Captain Gardner has been at the head of this staunch company for eleven years, and secretary Glover has been connected with the office for eight years. In its time the company, under its conserva-

tive plan, has made a million dollars, and has earned its capital stock clear. The plan of the company is to continue declaring small dividends and to add to the assets and net surplus.

The Washington Fire and Marine Insurance Company, of which Louis Touart is president, and John Higley secretary, was organized in 1867. The company has a capital of \$100,000, and assets of \$138,692. The income derived in 1882 was \$27,581, and the expenditures, including a dividend of \$8,000, were \$23,659.

The other fire companies of Mobile are the Factors and Traders, Planters and Merchants Mutual, and the Stonewall.

#### W. W. BUCKLEY & CO.

The firm of W. W. Buckley & Co., of Jersey City, N. J., by their extensive business transactions, are recognized to be the largest insurance agency in the city. Men of tact, energy and business ability compose the agency and handle large lines of risks for the many companies represented. New York insurance men avail themselves of the facilities of this well-known firm. The companies represented reap a good business from this agency.

#### RICHMOND INSURANCE COMPANIES.

Richmond is quite an important insurance centre—is the headquarters of a number of prominent insurance managers, one successful life insurance company and three important fire insurance companies.

The Life Insurance Company of Virginia, of which Samuel B. Paul is president, and J. W. Pegram is secretary, is a progressive and money-making institution. The company has a capital of \$200,000, and assets of over \$500,000. It is backed by underwriters of knowledge and experience, and of integrity.

The Virginia Fire and Marine Insurance Company is one of the best-known insurance organizations in the country. Conservatism characterizes the management in all things. The officers, W. L. Cowardin, president, and W. H. McCarthy, secretary, are well known for their qualifications as fire underwriters and business men. The assets of the company, last report, aggregated \$511,091.

The Virginia State Insurance Company, organized in 1865, does a well-scattered business in a number of States, and its affairs are conducted by capable and thorough underwriters. The President is John A. Bacon, and the Secretary is R. E. Richardson. The secretary attends to the practical details of the management in a most efficient manner. This company had assets on January 1, aggregating \$266,811, and a net surplus of \$34,498. So far this year the experience has been favorable.

## AMERICAN FIRE INSURANCE COMPANY.

The American Fire Insurance Company of New York, organized in 1857, has a capital of \$400,000, and assets of \$1,110,065. Its net premiums in 1882 were \$217,535, and the losses were but \$96,673. The company is conservative in its operations and has been most successful in its conservatism. The company's profits in 1882 amounted to 25 per cent. This company early availed itself of the New York Safety Fund Law, which provides that dividends to stockholders shall be limited to seven per cent. per annum on the capital and guarantee funds, until the latter shall have reached a sum equal to the capital. The earnings are equally divided between a guarantee fund and a special reserve fund, and in addition to the capital, this guarantee fund is immediately available for the payment of losses in the event of extreme disaster.

## THE MUTUAL BENEFIT LIFE INSURANCE COMPANY OF NEWARK.

The policies of the Mutual Benefit Life are absolutely non-forfeitable, and the policyholder is thereby justly protected against possible loss through his own inability to continue the payment of premiums. The assets of the company are really stupendous, and the officers can afford to be generous in their dealings with the public without endangering the soundness of their trust. The liberal spirit which has been instilled into the company under the management of President Amzi Dodd, is having its influence, and a large increase of business has resulted. The assets of the Mutual Benefit, according to the State authorities, aggregate \$36,300,972, and the amount of insurance in force amounts to \$130,000,000.

## THE OREGON FIRE AND MARINE INS. CO.

The Oregon Fire and Marine Insurance Company of Portland, Oregon, not included in our list of American Fire and Marine Insurance Companies, started business in August last, with an authorized capital of \$300,000, \$150,000 of which was subscribed, and \$75,000 paid up. In June, 1883, over \$200,000 had been subscribed, with the expectation of having it increased before the end of the month. It is anticipated that by September \$210,000 will have been paid in in cash. The officers are M. W. Fechheimer, president, and the secretary is Edward Hall.

## PITTSBURGH INSURANCE COMPANIES.

Pittsburgh is an important insurance centre, and the city is constantly increasing in population and manufacturing and commercial importance. It en-

joys the reputation of being one of the largest manufacturing centres on the continent, and its insurance companies are fully up to the standard of excellence expected in a city of importance. Allegheny, on the Allegheny river, across from Pittsburgh, is the home of three fire insurance companies, which, however, receive a large part of their business through branch offices at Pittsburgh.

The Ben Franklin Insurance Company of Allegheny, having offices corner of Third and Wood streets in Pittsburgh, is a conservative organization doing business on a capital stock of \$150,000. The Company was organized in 1866, and has paid over \$300,000 in losses as well as \$100,000 in dividends to stockholders during its existence. The fact that its surplus fund was increased ten thousand dollars last year, speaks well for the management, which comprises Lewis Peterson, Jr., President, Captain Wm. A. Ford, Secretary, and Simon Drum, General Agent.

The Boatmans Fire and Marine Insurance Company, of Pittsburgh, which does an agency business in several States, is one of the largest local Companies there, having a capital stock of \$250,000, and assets, by last report, of \$354,724. Its net surplus by the same report was \$77,230. Reference to other parts of this volume will show that the Company is well organized, is in first-class hands, and continues to progress from year to year, with O. P. Scaife as president, Earl S. Gardner, as secretary, and J. R. Snively as general agent. The Boatmans is annually becoming stronger in assets, in business, and in reputation, both at home and where it has agencies located.

The "old and reliable" Citizens Insurance Company, organized in 1849, by statement January 1, 1883, shows assets of \$268,000, and a net surplus over all liabilities of \$32,684. Since 1881 the capital stock has been \$200,000, and owing to the satisfactory condition of affairs, the managers have recently made a bid for increased business by deciding to enlarge the capital to \$500,000. Age, experience, solid financial standing and prompt settlement of honest losses are points of which this company may well boast. William G. Johnston is president, and Walter Morris is secretary. Mr. Morris is an energetic and untiring worker for the interests of the company.

The City Insurance Company is fast taking a front rank among the Pittsburgh companies. It was organized in 1870 and has paid its capital stock, \$100,000, out of the stock dividends in four years. Since organization the company has paid the following dividends: 1872, 25 per cent. (applied to capital); 1873, 25 per cent. (applied to capital); 1874, 25 per cent. (applied to capital); 1875, 25 per cent. (applied to capital); 1876, 10 per cent.; 1877, 10 per cent.; 1878, 7 per cent.; 1879, 8 per cent.; 1880, 8 per cent.; 1881, 8 per cent.; 1882, 8 per cent.; 1883, January, 4 per cent., semi-annual. Its assets have steadily increased and its business

is in a highly satisfactory condition. The last annual statement shows assets aggregating \$197,984, and a net surplus of \$42,000. Robert J. Anderson is president, and Redmund J. Grace, the organizer of the company, is vice-president; William Barker, Jr., is treasurer, and John R. Gloninger is secretary.

The German Fire Insurance Company was organized in 1862, with a capital of \$50,000. The company has in its career paid dividends out of profits, aggregating \$374,000, of which \$50,000 was applied to the capital stock. The assets now aggregate \$413,493. The net surplus is \$103,582, over a capital of \$100,312, unpaid losses, \$8,400, and other liabilities, \$1200. The first president of the company was in office fourteen years, and was succeeded by the present president, Charles Barchfield, in 1876. L. L. Gross, the secretary, is an efficient officer.

The Humboldt Insurance Company, of Allegheny, was organized in 1871, with a capital stock of \$50,000, which has since been increased to \$100,000 by stock dividends. The company's business is in good condition. It does a small but profitable agency business. The affairs have been so satisfactorily managed by the present officers that the stockholders are about to increase the capital stock to \$200,000. The president's name is L. Weiderhold, and the secretary is R. C. Oehmler.

The Pennsylvania Insurance Company, of Pittsburgh, organized in 1854, does a limited agency business, and is in progressive condition. Its capital stock has been increased to \$200,000, and the company has a net surplus over all liabilities of \$53,022. The losses paid by the company since organ-

ization amount to three-quarters of a million dollars. C. Yeager is president, and Thomas D. Keller is the name of the well-known secretary.

The Peoples Insurance Company of Pittsburgh, organized in 1862, is carefully managed. Its profits are large, enabling it to pay \$50,000 in stock dividends alone since organization, and while an annual dividend of twelve per cent has been invariably paid each year, the surplus fund has been regularly added to. No better evidence of its high standing in the minds of the commercial men of Pittsburgh can be had than the fact that its stock whose par value is fifty dollars, sells for \$100 in open market. The president of the company is J. Herdman. Wm. F. Gardner has been secretary since the organization of the company, and has contributed much to its success.

The Teutonia Insurance company of Allegheny, is one of the best managed companies in the State. The capital stock is \$125,000, and the assets, by last statement, \$168,905. Since organization it has paid \$112,805 in cash dividends. The company does a limited agency business in a conservative way. The success of the company is due in no small measure to Henry F. Eggers, the secretary, who is an efficient fire underwriter, well known to the insurance profession in general. Henry Gerwig is president.

The Western Insurance Company of Pittsburgh, organized in 1849, has cash assets, as reported last, of \$338,948, and a surplus over all liabilities of \$78,785. Alexander Nimock is president and William P. Herbert is secretary. The company has paid losses from organization to date aggregating in all \$1,031,075. The company has the confidence of a large clientele.

## INSURANCE LEGISLATION, 1883.

Although the legislatures of thirty States and Territories were in session during the winter and spring of 1883—some of them not having adjourned June 1, when THE YEAR BOOK went to press—there was comparatively few additions of a general nature made to the insurance laws. Some acts of a special nature were passed, and several States enacted laws relating to co-operative and mutual companies, but aside from these, comparatively few additions were made to the insurance statutes. Bills innumerable were introduced in the various legislatures, some of them being of the most vicious character; but they met with such opposition that their defeat was secured in most instances. The following synopsis indicates the insurance legislation that was perfected during the sessions of 1883, as far as we have been able to ascertain from official sources:

### ARKANSAS.

All insurance bills introduced were defeated, except one, which imposes a tax of \$200 on traveling agents for matrimonial and kindred co-operative delusions.

### ILLINOIS.

A bill was passed "to regulate the cancellation of policies of fire insurance and the returns of the premium for the unexpired term of the policy to the assured." It provides that

on the written application of the insured, the policy must be canceled by the company and the unearned premium returned. A valued policy bill was also passed.

#### INDIANA.

A bill passed authorizing the Auditor of State to accept service of legal process on behalf of foreign companies doing business in the State. Its intent is to have suits brought by citizens of that State against foreign companies tried within the State. A bill regulating assessment companies was also passed.

#### MAINE.

The insurance tax bill, which underwent a prolonged discussion, was defeated. A bill fixing the salary of the Insurance Commissioner at \$1000 was the only insurance bill passed.

#### MASSACHUSETTS.

Deputy Commissioner W. S. Smith, under date of June 2, writes: "There has been no legislation thus far, nor is there likely to be this session, which will at all modify the regulations set forth on page 59 of *THE YEAR BOOK*" (edition 1882-3).

#### MINNESOTA.

A bill passed both houses relieving all accident companies that have \$100,000 deposited in any other State, from making a special deposit in that State. A bill also passed requiring fire and marine companies to file annual statements on or before the first day of February in each year, instead of allowing sixty days, as heretofore.

#### MISSOURI.

A bill was passed authorizing fire insurance companies to insure against lightning, cyclones, tornadoes, and wind-storms generally. Also a bill providing that the deposit made by foreign companies in accordance with the law of the State may be regarded as capital. It also requires foreign companies to file statements, the same as companies of that State.

#### MONTANA.

The Territorial legislature passed a law regulating insurance, and it was approved by the Governor in March. The following synopsis of it is extracted from *The Coast Review*: Every other State company must have at least \$200,000 paid up capital, and every foreign company must have at least \$100,000 deposited in the United States. Agents of any such company shall in no case advertise merely authorized capital, but shall advertise only actual paid up capital and cash assets, liable for fire losses only. The fees demanded are: For filing and examination of the first application of any company issuing the certificate of license thereon, twenty-five dollars, which shall go to the Auditor; for filing each annual statement herein required, fifteen dollars; for each certificate of authority, one dollar; for every copy of paper filed as herein provided, the sum of ten cents per folio, and fifty cents for certifying the same and affixing the seal of office thereto, all of which fees shall be paid to the officer required to perform the duties. An annual publication of the Auditor's certificate shall be made by every company authorized to do business in the Territory. Companies shall be taxed upon the excess of premiums received over losses and ordinary expenses incurred within the Territory.

#### NEW JERSEY.

A bill was passed making it lawful for fire insurance companies to insure against damage by lightning, wind-storms and tornadoes. Also a bill imposing a penalty of \$500 or imprisonment not exceeding six months, or both fine and imprisonment, for doing business without complying with the laws of the State.

#### NEW YORK.

Bills were passed and approved as follows: The Haggerty Receivership bill, providing for winding up insolvent corporations; a bill permitting corporations to make investments in certain stocks and bonds not heretofore permitted; also a bill relative to marine insurance on State canals; the new Aqueduct bill, the Ramapo Water Supply bill, and the bill to prevent the removal of the Forty-second street reservoir, were also passed and approved.

#### NORTH CAROLINA.

In March, 1883, an act was passed and approved, entitled "An act to consolidate the Insurance Laws of North Carolina." See abstract, p. 60.

## OHIO.

An act was passed relative to co-operative companies, and also an amendment to the law relative to mutual fire associations. No laws were enacted affecting the general interests of insurance.

## PENNSYLVANIA.

A bill passed the legislature making all life insurance policies non-forfeitable after two annual payments had been made. It had not been approved by the Governor June 1, but the probabilities then were that it would become a law. This bill was known as "the Grady bill."

ELEVENTH ANNUAL STATEMENT  
OF THE  
**ROCHESTER GERMAN INSURANCE COMPANY,**  
ROCHESTER, N. Y.,  
On the 31st day of December, 1882.

Cash Capital - - - - -	\$200,000 00
Unearned Premium Reserve - - - - -	157,778 64
Reserve for Unpaid Losses and other Liabilities - - - - -	22,636 00
<b>Net Surplus - - - - -</b>	<b>124,096 90</b>
	<b>\$504,511 54</b>

## SUMMARY OF ASSETS.

United States Bonds - - - - -	\$115,406 25
Rochester City Bonds - - - - -	28,400 00
Bonds and Mortgages - - - - -	239,085 00
Real Estate - - - - -	1,904 82
Cash in Banks and on hand - - - - -	77,878 86
Due from Agents and at Home Office - - - - -	35,287 46
Interest Due - - - - -	6,549 15
	<b>\$504,511 54</b>

## COMPARATIVE STATEMENT

Of the Increase in Assets and Net Surplus, also of Net Premiums received and Losses paid since organization.

YEAR.	ASSETS.	NET SURPLUS.	NET PREMIUMS RECEIVED.	LOSSES PAID.
1872.....	\$120,425.69	\$19,225.69	\$21,847.62	\$1,560.48
1873.....	165,352.65	27,657.74	73,744.54	15,944.95
1874.....	314,331.03	33,248.28	153,161.79	57,197.17
1875.....	344,498.88	47,407.44	176,862.34	102,960.98
1876.....	367,184.69	57,066.52	204,655.16	119,173.62
1877.....	369,103.05	70,856 00	171,971.86	108,991.75
1878.....	409,620.15	115,547.36	161,146.06	73,892.24
1879.....	437,265.03	120,072.52	207,352.00	110,278.10
1880.....	468,983.85	123,509.75	235,551.15	133,227.68
1881.....	493,785.50	135,445.09	261,995.00	170,356.00
1882.....	504,511.54	124,096.90	281,588.19	184,335.24

TOTAL NET PREMIUMS RECEIVED, \$281,588.19.

TOTAL LOSSES PAID, \$184,335.24.

FREDERICK COOK, President.

HON. JOHN LUTES, Vice-President.

H. F. ATWOOD, Secretary.

O. C. KEMP, Special Agent Western Department.

GEO. D. PLEASANTS & SON, General Agents for Virginia.

M. WARNER HEWES, State Agent for Maryland.

TH. T. HAY, General Agent for North and South Carolina.



# INSURANCE AGENTS.

To compile a complete list of the insurance agents in this country would be almost an impossibility. To publish such a list would require a book of larger dimensions than the present volume. The merit of the list here presented lies in the fact that it embraces the names of agents who are known to be actively engaged in the insurance business, representing either life or fire insurance companies. These names have been compiled from lists furnished either by reliable agents or the postmaster in the various towns, and corrected by Insurance Department Reports when possible. No invidious distinction has been made in selecting these names, but we have taken them as they were furnished to us. So far as it goes, we believe it to be perfectly trustworthy, and the persons named can be relied upon as being engaged in the agency business.

## ALABAMA.

### BIRMINGHAM.

Anglin, T. N.  
Berry & Thompson  
Going, J. A.  
Milner & Wilson  
Smith & Culman  
Warren, Ed.

### DEMOPOLIS.

Prout & Robertson  
Sharpe, A. Y. & Co.  
Weil, E. I.

### EUFULA.

Bernstein, H. & Son  
Davis, W. A.  
Dean, L. F.  
Martin, J. G. L.  
Reeves, W. N. & J. H.  
Wellborn, W. D.  
Young, E. B. & Co.

### HUNTSVILLE.

Coxe, Robt. E.  
Newman, W. P.  
Rison, John L.  
Wilson, Robt. H.

### MOBILE.

Clark & Murrell  
DuMont, A., General Insurance Agent  
Goldstucker, Gustave  
Higley, J. H.  
Holt, C. A.  
McNeill, Daniel  
Miller, Thos. P. & Co.  
Muldon, James M.  
Muldon, Samuel C., General Insurance Agent  
Ruse, John C.  
Thames, C. & Son

Wheeler, Danl.  
Williams & Glennon,  
General Insurance and  
Real Estate Agents, 60 St.  
Francis street.

### MONTGOMERY.

Adams, I. R. & Co.  
Beasley, S. H.  
Campbell, C. J.  
Chandler Bros.  
Joseph, E. B.  
Kohn, F. M.  
Lehman, Durr & Co.  
Moses Bros.

## ARKANSAS.

### FORT SMITH.

Henderson & Collier  
Johnson, R. M.  
Smith, John P.

### HELENA.

Moore & West

Nelson & Hanks

### HOT SPRINGS.

Allen, Jas. G.  
Baxter, Geo. W.  
Kimball, Jno. D.

### LITTLE ROCK.

Adams & Boyle, General Insurance Agents.

Gress & Leigh  
Griffith & Bender

Marshall, S. N., General Insurance Agent

### VAN BUREN.

Harvey, Chas. F.  
Pernot, Sidney  
Southmayd, L. C.

## CALIFORNIA.

### CHICO.

Crew, Alex. H.  
David, Victor  
Faulkner, Chas.  
Hobart, Charles V.  
Roper, John W.  
Thiel, A. L.

### COLUSA.

Byers J. H. & Co.  
Crandall, G. G.  
Dean, W. D.  
De Jarnatt & Rich  
Glascock, Anderson & McNary  
Goad, J. W.  
Grover Bros.  
Jones, E. W. & Co.  
Jones, J. H.  
Pope, J. H.  
Porter, Jas. W.  
Pryor, B. A.

### LOS ANGELES.

Brodrick, W. J.  
Cummings, A. H.  
Dewey, S. B.  
Dobinson, Geo. A.  
Kremer, M.  
Lacy, Wm.  
McCoye, F.  
McLellan, G. F.  
McNelly, C. H.  
Meyer, E.  
Miles Bros.  
Munro, D.  
Philip, P.  
Pomeroy, A. E.  
Stuart, Geo. A.  
Toberman, J. R.

### NAPA CITY.

Adams, Mrs. Mary  
Knapp, H. H.  
Gritman, C. R.

Mount, Boke & Co.  
Sterling, R. H.  
Towle, Mrs. Mary

### OAKLAND.

Benton, J. E.  
Davis, A. G.  
Doe & Gaskill  
Edwards, L. B.  
Fogg, J. L.  
Fuller, Hinds  
Gardner, J. J.  
Griffin, H.  
Houghton, H. B.  
Lapham, G.  
Laton, B. B.  
Pettis, W. H.  
Prather, W. L.  
Redfield, H. A.  
Roff, H. L.  
Seaman, Geo. B.  
Snow, H. K.

Thomson, Samuel  
Troy, J. H.

### SACRAMENTO.

Acock, T. L.  
Cadwalader & Parsons  
Chandler, L. C.  
Coleman, W. P.  
Davis & Smith  
Felch, W. C.  
Hansche, H.  
Hickman, P. L.  
Hobbie, J. E.  
Kilgour, Robt.  
Krebs, C. H. & Co.  
Leonard, Albert & Son  
Lorenz, Geo.  
Porter, J. N.  
Sullivan & Wiseman  
Sweetser & Alsip

**SAN DIEGO.**

Arnold Bros.  
Chase, A. J.  
Choate, D.  
Dougherty, H. H.  
Fairchild, J. A.  
Faivre, Joseph  
Geddes, Geo.  
Higgins, T. J.  
Morse, Noel & Whaley  
Pauly, A.  
Reed, D. C.  
Robinson, W. E.  
Stewart, W. W.  
Wentscher, A.

**SAN FRANCISCO.**

Balfour, Guthrie & Co.  
Bennet, Thomas  
Bertheau, C.  
Blake, H. H.  
Boardman, G. C.  
Brown, Craig & Co.,  
General Agents for Phoenix, Star and State of Pa.,  
215 Sansome street.  
Bryant, A. J.  
Butler & Haldan  
Callingham, W. J. & Co.  
Craig, Hugh, manager New Zealand F. & M. Insurance Company, 412 California street.  
Daanells, C. W.  
Donaldson & Co.  
Dickson, Robert  
Dornia, Geo. D.  
Elliott, W. G.  
Everson, Wallace  
Falkner, Bell & Co.  
Farnsworth, E. D. & Son

Field, H. K.  
Flint, A. P.  
Forbes, A. B.  
Garland, W. D.  
Garniss, Jas. R.  
Grant, Tom C.  
Gray, John H.  
Gurney, A. L.  
Gutte & Frank  
Halsey, E. A. & Co.  
Hamilton, John Rae  
Haven, Chas. D.  
Hawkins, E.  
Hawes, Alex. G.  
Hopkins & Boomwett  
Hunt, Jonathan, Son & Co.  
Hutchinson & Mann  
Irwin, Horace D. & Co.  
Jacobs & Easton  
Jacoby, Lewis  
Jennings & Stillman  
Landers, John, General Agent Manhattan Life Ins. Co. and Commercial Fire Ins. Co. of N. Y., 410 California st.  
Landers, Wm. J.  
Laton, C. A.  
Macdonald & Hawes  
Magill, Arthur E.  
Marcus, George & Co.  
Muecke, Victor & Co.  
Munsell, James, Jr.  
Potter, E. E.  
Roberts, J. B.  
Sexton, William  
Smith & Snow.  
Speyer, Morris & Herole  
Speyer, Philip & Co.  
Steinberger & Kalisher  
Syz, H. W.

**SAN JOSE.**

Bell, John  
Calahan, John T.  
Clayton, J. A.  
Foss & Shortridge  
Haight, F. M.  
Montgomery & Wright  
Moody, A. E.  
Murphy, Mrs. J. M.  
Otter, Charles  
Parkhurst, W. A.  
Portal, J. B. J.  
Porter, D. J.  
Reed & Welch  
Rucker & Page  
Taber & Hamilton  
Spencer & Covell

**SANTA BARBARA.**

Cook, Mortimer  
Ivison, Edward  
Lilley, L. D.  
Moore, Fred. A.  
Perkins, Joseph J., Insurance Agent, Notary Public, Commissioner of Deeds for Mass., N. Y., Penn., Ill., O. and Mo.  
Stevens, E. R.  
Stoddard, Henry  
Thompson, C. A.  
Williams, Wallace  
Woodbridge, W. H.

**SANTA CRUZ.**

Bartlett, S.  
Drennan, Sam  
Finkeldey, W.  
Hinds, A. J.  
Hoffmann, Chr.

Myrick, H.  
Tompson, R.

**STOCKTON.**

Austin, Wm. B.  
Baker, M. D.  
Campbell, C. A.  
Clifford, H. K.  
Compton, Wm. T.  
Cutting, L. M.  
Dorrmann, C. W.  
Littlehale, S. S.  
Long, J. M.  
McCarty, Jas.  
Orr, N. M.  
Rhodes, Alonzo  
Severy, M.  
Sperry, Geo.  
Tilghman, Geo.  
Tucker & Walsh  
Tully, John  
Tully & Hargrave

**VALLEJO.**

Brownlie, John  
Cox, W. R., Jr.  
Deming, Geo.  
English, J. R.  
Holmes, S. A.  
Hubbs, Charles H.  
McPike, A. J.  
Snow, H. H.  
Wilson, E. J.

**WOODLAND.**

Bidwell, C. T.  
Coward, W. M.  
Fiske, Geo. D.  
Freeman, F. S. & Co.  
Moses, W. F.  
Sill, Giles

**COLORADO.****BOULDER.**

Campbell, Charles  
Camplin, M. B.  
Dabny & Russell  
Day, John  
Deitz, Henry  
Ellett, John A.  
Geer, Geo. F.  
Graham, Thomas J.  
Griffin, S. A.  
Lea, Alfred E.  
Macky, Andrew J.  
Obrien, John  
Wright & Giffin

**BRECKENRIDGE.**

Adamson, —.  
King, Preston

**CANON CITY.**

Fowler, W. R.  
Laske, Rudolph  
McClure, W. H.  
Skeele, Fred. H.

**CENTRAL CITY.**

Fullerton & Seymour  
Tiffany, W. W.

**COLORADO SPRINGS.**

Lawton, A. L.  
Mills, C. H.  
Rowe, F. G.  
Sabine, E. D.  
Wills & Sharpless  
Wills, F. B.

**DENVER.**

Aufenger, Louis & Co.  
Bates, Joseph E.  
Chamberlin, Mills & Packard, General Ins. Agency, and General Agts. Fidelity and Casualty Co. of N. Y., 280 Fifteenth street.  
Chittenden, Porter & Halleck  
Clay, Wadsworth & Co.  
Cole, Henry  
Cobb Winne & Co.  
Crater, Geo. E.  
Dailey, W. M. & Co.  
Dubbs, J. A. & Co.  
Elsbach, David  
Fitzgerald, M. J.  
Foster, Henri R.  
Harrison, Jos. H.

Herr, Theo. W.  
King, H. C. & Co.  
Mattler, John  
McCluer, John L.  
Morgan, French & Co.  
Opitz, Gustave  
Rich, Edward S.  
Sweeney, Anthony  
Wilson, Uriah B. General Agent and Adjuster, special work in Col., Wy. and N. M. promptly attended to.

**FORT COLLINS.**

Akers, W. R.  
Boughton, J. H.  
Budrow, J. T.  
Carter-Cotton, F. L.  
Kissock, J. A. C.

**GEORGETOWN.**

Atkins, H. H.  
Fisher, John S.  
Husted, John H.

**LEADVILLE.**

Buck, Clark & Steel  
D'Avignon, Joseph F.

Lesem, Samuel  
Streeter & Lee  
Stickley, Stevens & Shaw,  
General Insurance Agents

**LONGMONT.**

Calkins, C. C.  
Day, C. E.  
Dobbins, S. H.  
McFarland, O. A.  
Stickney & Stickney  
Sutphin, R. G.

**PUEBLO.**

Benson, M. V. B.  
Castle, E. J. & Co.  
Foot & Irvine  
Small, Filmore & Co.  
Strait, L. W.  
Williams & Divilbiss

**SILVER CLIFF.**

Laighton, Samuel  
McDonald, John H.

**TRINIDAD.**

Moore, Henry F.  
Wooten & Brigham

**CONNECTICUT.****ANSONIA.**

Bartlett, Egbert  
Lindley, John & Son

**BIRMINGHAM.**

Atwater, Wm. C.  
Beardsley, Geo. L.  
Birdseye, T. S.  
Bullnes & Miller

**BRIDGEPORT.**

Catlin, L. S.

Disbrow, Wm. E.  
Fairchild, A. B.  
Goodsell, McNeil & Co.  
Higby & DeForest  
Kost, Rudolph  
Lineburgh, W. G.  
Marsh Brothers & Co.  
Nichols, H.  
Noble, J. F.  
Scribner, H. H.  
Shelton, Henry T.  
Staples, James  
Whittlesey, R. E.

**BRISTOL.**

Hawley, Benj. F.  
Peck, Miles L.  
Treadway, C. S.

**DANBURY.**

Bigelow, C. H.  
Bulkley, N. T.  
Hubbell, L. L.  
Jones, T.  
Quien & Hoyt  
Purdy, Horace  
Treadwell, L. P.

**DANIELSONVILLE.**

Cundall & Bill  
Jacobs, O. P.  
Palmer & Preston

**DERBY.**

Atwater, Wm. C.  
Bartlett, E.  
Birdseye, Thos. S.  
Donnelly, M.  
Lindly, John & Son

**ENFIELD.**  
Brainard, David  
Ely, James & F. E.  
Pease, L. H.  
Smith, Franklin

**GREENWICH.**  
Clark, D. H.  
Dayton, John  
Russell, B. A.

**HARTFORD.**  
Allen, Rowland B.  
Baker, W. E.  
Bennett, M., Jr.,  
Bond, A. H.  
Brewster, Jas. H.  
Burt, R. S.  
Chapman, Silas, Jr.  
Dickinson, L. A.  
Dillingham, E. B.  
Gillet, Ralph  
Harrington, H. E.  
Hart, Jos. C.  
Kellogg, George  
Kimball, C. C. & Co., Fire  
and Marine Insurance.  
Langdon, C. S.  
Preston, Chas. W. & Co.  
Rodman & Russell  
Schwab, Joseph  
Street, F. F.  
Thompson, Frank A.  
Tyler, Herman A.  
Webster, Chas. M., Fire  
and Marine Insurance, 245  
Main street.

**MERIDEN.**  
Butler, H. C. & Co.  
Churchill, A. H.  
Cowles, E. B.  
Otis, A. L.  
Page, Benj.

Squire, W. H.  
Stevens, A. L.  
Wilmott & Dean.

**MIDDLETOWN.**  
Bacon & Guy  
Broatch, John C.  
Butler, A. G.  
Camp, Fred. E.  
Hall, Horace D.  
Hubbard, E. N.  
Peck, D. A.  
Shipman, James

**NEW BRITAIN.**  
Collins & Northend  
Cowles, G. & N. A.  
Humphrey, J. D.

**NEW HAVEN.**  
Bowers, Caleb B.  
Cannon H. L. & J. S.  
Chadsey, N. B.  
Chase, F. A.  
Dudley, A. E.  
Herrity, Michael  
Hoadley, Geo. C.  
Long & Hinman  
McAlister & Warren  
Morse, Gardner  
Nichols, John W.  
North, J. G. & Co.  
Oviatt, S. B.  
Parsons, H. S.  
Post, J. H.  
Pond Bros.  
Sperry & Kimberly  
Spier, M.  
Sutton, G. H.  
Thompson, C. S.  
Thorn, S. G.  
Weld & Son  
Wilson, Chas.  
Zunder, Meyer

**NEW LONDON.**  
Edgar, George P. & Thos.  
Hill, James H.  
Holloway, Gideon E.  
Learned, J. C. & Sons  
Philips, L. S. & Son  
Starr, Chas. F.  
Starr, Wm. H.  
Weaver, H. C.

**NORWALK.**  
Camp, A. N.  
Cowles & Merrill  
Sturges, Benj. J.  
Wilson, Oliver E.

**NORWICH.**  
Allan, James  
Bishop, S. B.  
Carpenter, I. W.  
Coit, Geo. D.  
Fuller & Story  
Lathrop, J. L. & Son  
Learned, B. P.  
Parker Brothers  
Perkins, Thomas H.  
Selden & Royce  
Williams, J. F.

**PUTNAM.**  
Chesboro, C. H.  
Dresser & Osgood  
Fuller, L. H.

**SOUTHINGTON.**  
Barnes, C. D.  
Bradley, A.  
Hemingway, J.  
Pond, C. H.

**STAMFORD.**  
Bell, Harry  
Clark, D. H.  
Daskam, H. S.

Dunn, M. L.  
Glendining, Geo. W.  
Hoyt, Roswell  
Hubbard, H. A.  
Judd, W. H.  
Reed, J. B. Jr.,  
Silliman, S. C. Jr.,  
Taff, Fred. A.  
White, Elbert  
White, W. N.

**STONINGTON.**  
Anderson, Jennie S.  
Packer, T. E.  
Trumbull, H. N.

**WALLINGFORD.**  
Hall, Wm. M. & Co.  
Newton, W. H.

**WATERBURY.**  
Bassett, Homer F.  
Curtis, Franklin L.  
Jones, John G.  
Osborn, Henry C.  
Smith & Root  
Terry, Silas B.  
Welton, Nelson, J.  
Welton, Franklin L.

**WEST WINSTED.**  
Beach & Hunt  
Carrington, G. M.  
Griswold, M. N.  
Herman, S. A.

**WILLIMANTIC.**  
Adams, A. B. & Co.  
Andrew, C. N.  
Bowen, A. J.  
Loomer, S. F.  
Tryon, M. L.

## DAKOTA TERRITORY.

**BISMARCK.**  
Fairchild, G. H.  
Call & Norton

**DEADWOOD.**  
Cushman, Samuel  
Miller, L. C.

**FARGO.**  
Baker & Potter  
Bliss, C. H. J.  
Bruce, Gaylord & Conover  
Foster & Head  
Overpeck & Brown  
Spalding & Templeton

**FLANDREAU.**  
Huntington, E.  
McConnell, T. H.  
Pettigrew, F. W.  
Rice & Smith

Thayer, C. E.  
Wilson, A. F.

**GRAND FORKS.**  
Birkholz, John  
Cutts, R. W.  
Elder & Co.  
Hale, C. A.  
Harris, W. S.  
Kellogg, H. S.  
Lamb & Bissell  
Tallant, D. J.  
Titus, S. S.  
Webster, D. D.  
Webster, O. A.  
Wilder, W. L.

**HURON.**  
Hazen, L. S.  
Huntington Bros.  
Love, George J.  
Taylor, Alva E.

Wilson, C. M.  
Zimmermann, C. Fred.

**JAMESTOWN.**  
Allen, A. A.  
Eager, John T.  
Hayward, Lyster  
Hewit, O. H.  
Lloyd, Wm. M., Jr.  
Marks, —  
Nickens, Johnson  
Ott, H. J.  
Reeves, R. S.  
Wade, I. C.  
Watson, John S.  
White, William C.

**PIERRE.**  
Ferris, F. M.  
Hilger, John D.  
Mead & Pratt

Robinson, C. G.  
Steere, Eugene  
Wakefield, Lycurgus  
Wright & Templeton

**SIOUX FALLS.**  
Briggs & Robinson, Fire,  
Life and Accident Ins.  
Clark, J. B.  
Lewis Bros., General In-  
surance Agents, Van Eps  
Block.

**WAHPETON.**  
Haywood, J. W. & Co.  
Myers, R. Bulls  
Pyatt, Jno. C.  
Skeese, R. H.  
Swazey & Ink  
Van Derveer, H. R.  
Wolf & Green

## DELAWARE.

**GEORGETOWN.**  
Downing, Hiram T.  
Wagaman, B. F.

**WILMINGTON.**  
Brackin, James M.  
Buck, L. P. & Co.  
Cotton, James B.

Gilpin, F. L., Agents Fire  
Insurance Association of  
London (Limited), Middle  
Department.  
Johns, John  
Knox, Samuel M.

Mather, Jos. M.  
Smith, Arthur H.  
Van Trump, E. A.

Woolley, James, Insurance  
Agent, 510 Market street.

## DISTRICT OF COLUMBIA.

**WASHINGTON.**  
Arms, J. T.  
Ballock, G. W.  
Bishop & Hill  
Blackford, B. L.  
Cassin & Caperton  
Clarke, N. B.  
Cole, C. H.  
Dickson, William  
Duvall & Marr  
Fisher, Thomas J. & Co.  
Fletcher, L. G.

Gibbs, A. C.  
Hancock, John  
Hanson, Thomas M.  
Hellen, William F., Real  
Estate and Insurance Ag't,  
1422 New York avenue.  
Hill, George I.  
Hyde, G. F.  
Kimball & Childs  
Knight, J. T.  
Larner, Charles N.  
Lincoln, Hartwell  
Mayse & Mayse

McIntire, E. A.  
Pratt, A. S. & Son  
Riggles, John  
Smith, F. H. & Son  
Smith, Percy G.  
Sprigg, Patterson  
Springstein, Benj.  
Steiger & Silberman  
Swormstedt & Bradley,  
Agents Fire Insurance  
Association of London  
(Limited), Middle Depart-  
ment.

Taylor, H. R., Jr.  
Thom, C. N.  
Thompson, O. T.  
Towers, Henry C. & Co.  
Tyler & Rutherford, Gen-  
eral Insurance Agent, and  
Brokers, 1226 F street, N.  
W.  
Wall, Andrew  
Wheat, Edwin R.  
Wolf, Simon, General In-  
surance Agent, No. 921  
F street, N. W.

## FLORIDA.

## JACKSONVILLE.

Ely, Frank W.  
Foster, George R. & Co.  
Norton, J. H.

Schnabel, George E.

## PENSACOLA.

Knowles Brothers  
LeBaron, C. L.

Watson, Thomas C.

## TALLAHASSEE.

Crawford —

Gamble, James B.  
Lewis, B. C. & Sons  
Randolph, T. H.  
Shine, R. A.

## GEORGIA.

## ATHENS.

Scudder, A. M.  
Taylor Brothers,  
Thomas & Griffith  
Wynn & Grant

## ATLANTA.

Angier & Moody, General  
Insurance Agents.  
Boyd, Isaac S., General  
Fire Underwriters, corner  
Peachtree and Marietta  
streets.  
Castleman, H.  
Covington, J. W.  
Gay, E. S., Manager South-  
ern Department Insurance  
Companies of N. A. and  
Star of N. Y.  
Haskell, W. W., General  
Insurance Agent.  
Hurt, Joel, Sec'y Atlanta  
Home Insurance Company  
Johnson, J. E. & Co.  
King, J. Gadsden, General  
Insurance Agent.  
Kowles, Clarence  
Mims, Livingston, General  
Agent Home of N. Y.

Pattile, W. P. & W. F.  
Insurance Agents.  
Perdue & Eggleston  
Putnam, Israel  
Raine, J. S., General Agent  
Standard of London.  
Stockdell, H. C.  
Whaling, Wm. J.  
Whitmer, John C. & Co.,  
General Ins. Agents  
Williams, S. W.  
Wolford, G. S.

## AUGUSTA.

Allen, J. V. H. & Co.  
Beau, Jos. S., Jr.,  
Burdell, J. M.  
Clayton, E. P. & Co.  
Evans, R. E. L. & Co.  
Phinixy & Co.  
Smith, B. H. Jr.,  
Stafford, Thomas H.  
Symms, George  
Wright, D. R.  
Rhind, Bell & Thornton

## BRUNSWICK.

Burroughs, W. B.

Dexter, J. M.  
O'Connor, Thos.

## COLUMBUS.

Brannon & Blackmar  
Browne, J. Rhodes  
Chappel, L. H.  
Jordan & Blackmar  
Mulford & Epping  
Murdoch, R. B.  
Willcox, D. F.  
Yonge & Grimes

## GRIFFIN.

Brawner, Jas. M.  
Dewry, E. M.  
Johnson, C. H.

## LA GRANGE.

Johnson, James T.  
Speer, George A.  
Whitfield & Boyd  
Yancey, Wm. C.

## MACON.

Boardman, J. M.  
Carnes & Straemer

Cobb & Co.  
Conner Brothers  
Horne, Henry  
Jewett, Geo. B.  
Plant, I. C. & Son  
Rees, Henry E., General  
Insurance Agent, Secretary  
of Fire Underwriters Ass'n.  
Turpin & Ogden

## SAVANNAH.

Anderson, R. H.  
Botts, H. T.  
Cohen, M. A.  
Daniel, W. H.  
Falligant, C. G.  
Footman, R. H. & Co.  
Harden, E. H.  
Harden, Thos. H.  
Johnson & Poindexter  
Neufville, E. F. & Co.  
Neufville & Co.  
Olmstead, C. H.  
Reitse, C. A.  
Stewart, J. T.  
Sullivan, John & Co.  
Wheaton, J. F.  
Woodbridge & Neufville

## ILLINOIS.

## ALTON.

McKinney, A. R.  
McPike, H. G.  
Newman, James  
Whipple & Smiley  
Rudershausen & Sontag  
Ulrich, F. H.

## ALTONA.

Byers, J. K.  
Sawyer, G. W.

## ANNA.

Coleman, J. W.  
Kirkpatrick, C. E.  
Nesbit, A. J.  
Otrich, C. L.  
Phillips, T. H.  
Tuthill, H. P.

## AUGUSTA.

Babcock, J. J.  
Ketchum, L. A.  
Morrell, C. H.  
Skinner, A. W.

## AURORA.

Alschuler, Ed.  
Day, T. H.  
Hoffman, F. L.  
Huntington, A.  
Iliff, David  
McLallen, J. J.  
McWethy Bros. & Nobles  
Murphy, James  
Sperry, J. D.  
Thorwarth, J. F.  
Tyler, Warren  
Wood, H. C.

## BATAVIA.

Cooley, O. E.  
Smith, E. S.  
Partridge & George

## BEARDSTOWN.

McClellan, James O.  
Condit, T. K.  
Cummings, C. H.  
Dille, D. C.  
Fischer, Adam  
Irwin, D. M.  
Sanders, L. F.  
Spring, C. M.

## BELLEVILLE.

Bechtold, F.  
Fietsam & Tindale  
Guents, Henry  
Kraft, Theo. J. & Son  
Miller, A. F.  
Pieper & Badgely  
Rich, James P.  
Siefert, M. F.  
Sikkema, U. H.  
Wilding, F. K.

## BELVIDERE.

Balliet, J. R.  
Gould, J. H.  
Janer, A. E.  
Marean, M. C. Insurance  
Real Estate and Collection  
Agent, and Justice of the  
Peace.  
Smiley, F. R.  
Spackman, C. T.  
Wood, W. W.

## BLOOMINGTON.

Anslay, J.  
Bunn, F. L.  
Compton, J. W.  
Hathaway, A. L.  
Hennecke, Charles  
McIntyre, R. S.  
Seibel, H.  
Shannon, S. P.  
Thomas, L. B.  
Tillotson & Fell

## BRAIDWOOD.

Newall, Samuel  
Steen, W. H. & Co.

## CAIRO.

Burnett, E. A.  
Candee, H. H.  
Fisher, George  
Hughes, C. N.  
Wells & Kerth

## CANTON.

Abbott & Hewlett  
Abbott, Jacob  
Babcock, Wm. Jr.,  
Boyer, O. J.  
Coleman, C. T.  
Hobbitt, C. D.  
Russell, M.

## CARMi.

Berry, Chas. P.  
Boseman, Henry L.  
Halderby, N.  
Hay, T. W.  
McClintock, J. I.  
Pearce, P. A.  
Pumroy, F. E.  
Spicknall, Richard Jr.

## CARROLLTON.

Barnett & Corrington  
Hobson & Eldred  
Long, John & Co.  
Pierson, Ornan  
Roberts & Lavery

## CENTRALIA.

Condit, Z. T.  
Fraxier, S. A.  
Hobbs, Jos. S.  
Stoker, E. L.  
Walraven, J. C.

## CHAMPAIGN.

Beardsley, Geo. F.  
Buch, Jacob  
Pierce, John L.  
Price, F. E.  
Sherfy, C. M.  
Sperry, H. T.  
Tuthill, J.

## CHESTER.

Adams, Alfred  
Brown, James N.  
Buckman, Frederick  
Staley, Clarence L.

## CHICAGO.

Adams, H. Otis, General In-  
surance, Reaper Block, 97  
South Clark street  
Atkins & Beckwith, Ma-  
rine Agents Thames and  
Markey Marine, Agricul-  
tural, New Hampshire, 127  
La Salle street  
Ayars, James & Co.  
Barrett, O. W., General In-  
surance Agent, 172 La Salle  
street  
Beardsley, H. M. & Co.,  
Insurance Agents, 166 La  
Salle street  
Bigelow, H. D. P.  
Bissel, G. F., Manager Wes-  
tern Dep't, Hartford Fire,  
Monroe street and Custom  
House Place.  
Blackwelder, I. S., Man-  
ager Western Department  
Niagara, 170 La Salle street  
Brown, H. H., General In-  
surance Agent, 185 La Salle street  
Brown, M. O., General  
Agent Westchester, 156 and  
158 La Salle street

**Buckman & Tillinghast**, General Agents R. I. Underwriters Assn., Room 21 169 La Salle street  
**Burch, T. B.**, General Agent Phenix of Brooklyn, First National Bank Building.  
**Bruce, E. K.**, Marine Ag't. United States, Exchange and Firemans Trust of N. Y., 116 1/2 La Salle street  
**Cameron, John**, Chicago Manager Northwestern National, 112 La Salle street  
**Campbell, John P.**, Metropolitan Plate Glass, 142 La Salle street  
**Caldwell, W. W.**  
**Carmack, E. H.**, Life and Accident Agent, 115 Dearborn street  
**Cary, Eugene**  
**Case, C. H.**, Manager Royal and London & Lancashire, 120 La Salle street  
**Chard, Thomas S.**, Manager Fireman's Fund and Union, San Francisco, Cal., 157 and 159 La Salle street  
**Chetlain, A. L.**  
**Chittenden, W. G.**, Gen. Agent West. Dep't Merchants of Newark, 172 La Salle street  
**Clarke, Geo. C. & Co.**, General Insurance Agents, 161 and 163 La Salle street  
**Cornell, Wm. B.**, Supt. of Agencies North British & Mercantile, 161 & 163 La Salle street  
**Crawford, Craig & Co.**, Insurance Brokers, R. 6, 170 La Salle street.  
**Cronkite, O.**  
**Crosby & Gunning**  
**Crooke W. D.**, Manager N. W. Dep't Northern Assurance Co. of Aberdeen and London, 204 La Salle St.  
**Critchell, R. S. & Co.**  
**Cunningham, W. H. & Co.**  
**Curran, O. P.**  
**Darrow, A. H.**, General Agent Agricultural, 544 W. Madison street  
**Davis, W. J.**, Agent Conn. General Life, 153 Randolph street  
**Davis & Requa**  
**Dean & Payne**  
**Ducat & Lyon**, Managers, Western Dept. Home Ins. of N. Y., 155 La Salle street  
**Drow, Chas. W. & Co.**, General Insurance Agents, 162 La Salle street  
**Edwards, A. B.**, General Insurance Agent, 133 La Salle street.  
**Eddy, J. H.**  
**Egan, W. W.**  
**Elphicks, C. W.**  
**Felch, C. P.**, General Agent State Mutual Life of Worcester, Room 15, 107 Dearborn street  
**Ferguson, Charles H.**, Agent Mutual Life of N. Y., 73 Dearborn street  
**Ferguson, W. G.**  
**Finney, Thomas J.**, Manager for Illinois United States Life in City of New York, Suites 26 and 28 Montauk Block  
**Fisher Bros.**, General Insurance Agents, 146 La Salle street  
**Fletcraft, A. J.**

**Fowler, A. G.**, Superintendent Western Department Union Mutual Life, 133 La Salle street  
**Fox, W. F.**, Adjuster, 153 La Salle street  
**Freeman, W. B.**, General Agent Norwich Union Fire of England, 161 La Salle street  
**French, B. W.**  
**Frisbie, A.**, General Agent Berkshire Life, Room 29, Portland Block  
**Goodman, Thomas & W. A.**, General Insurance Agents, 142 La Salle street  
**Goodwin, J.**, Agent Aetna of Hartford, 172 La Salle street  
**Granger, Smith & Co.**, General Insurance Agents, 158 La Salle street  
**Hammond & Fry**, General Insurance Agents, 177 La Salle street  
**Hammond, L. M.**  
**Harding, A. J.**  
**Harris, B. B. & Co.**, General Insurance Agents and Brokers, 148 La Salle St.  
**Hemstreet, W. J. & Co.**, Insurance Agents, 152 La Salle street  
**Hibbard, Vance & Co.**, Marine Agents, Commercial Union, Great Western, N. E. Underwriters, 114 La Salle street  
**Hibbard, W. B. & Co.**  
**Hills, John N.**  
**Hopkins & Hasbrouck**, General Insurance Agents, 142 La Salle street.  
**Hosmer, R. W. & Co.**, General Insurance Agents, 154 La Salle street.  
**Hosmer, R. W. & Co.**, General Agents Mercantile and American of Boston, 154 La Salle street.  
**Huncke, Carl**  
**James, Fred. S. & Co.**  
**Judah, Weil & Co.**, General Agents New York Life Ins. Co., 107 Dearborn st.  
**Koch, G. H.**  
**Keith & Carr**  
**Kellogg, E. H.**, Superintendent Home Life Ins. Co., Methodist Church Block  
**Koch & Dexter**, General Agents Fidelity and Casualty, 181 La Salle street  
**Kellogg, James B.**, Adjuster of Marine Losses, 144 La Salle street  
**Larrabee & Mead**, General Agents Accident Ins. Co. of N. A., 183 La Salle st.  
**Lewis, I. J.**, General Ins. Agent, 144 La Salle street  
**Leyenberger, O.**, General Agent Mutual Benefit Life, 5 Tribune building  
**Loeb, Adolph**, Agent North German and Lloyds Plate Glass, Standard of London, Penn of Pittsburgh, 170 La Salle street  
**Lewell, W. A.**, Insurance Agent, 202 La Salle street  
**Lyman, E. W. & Co.**, General Insurance Agents, 152 La Salle street.  
**Lyman, E. W.**, General Agent New York Alliance, 150 and 152 La Salle street  
**Marks, Stewart**, General Agent Continental Life, 115 Dearborn street  
**Mason, Ira J.**

**McCormick, W. G. & Co.**, General Insurance Agents, 130 La Salle street  
**Montgomery, P. A.**, General Agent Mutual Underwriters' Union, 115 Monroe street, Montauk Block  
**Montgomery, Geo. W. & Co.**, General Ins. Agents, 151 La Salle street  
**Moore, S. M. & Co.**, Insurance Agents, S. E. corner La Salle and Madison streets  
**Moore & James**, General Insurance Agents, 157 and 159 La Salle street  
**Mullins, C. F.**  
**Munger, D. B. & Co.**, General Insurance Agents, 168 La Salle street  
**Murphy, J. K.**, General Insurance Agent, 166 La Salle street  
**Naghten, John & Co.**, General Insurance Agents, 179 La Salle street  
**Naghten, John & Co.**, General Agents Commercial Fire of N. Y., 179 La Salle street  
**Nichols, C. E.**, General Agent Dwelling House, 147 La Salle street  
**Nolan, J. H.**  
**Oaman, D. C.**, General Agent Imperial, 155 La Salle street  
**Pellet, Oakley P.**  
**Penfield, H. D.**, General Agent Washington Life Ins. Co., 148 La Salle st.  
**Pierce, O.**, General Agent Oakland Home of Cal., 202 La Salle street.  
**Prindeville, John**  
**Redfield, Geo. E. & A. P.**, General Agents Citizens and National of New York, 177 La Salle street  
**Rice, Hy. W. & Co.**  
**Richardson, Wm.**  
**Ross, James L.**  
**Roberts & Paulsen**, General Agents Mass. Mutual Life, 115 Dearborn street  
**Rogers, Jos. M.**, General Agent Queen Insurance Co., 175 La Salle street.  
**Rollo, C. E. & Co.**, Insurance Brokers, 181 La Salle street  
**Rollo, Wm. E.**, General Agent Girard Insurance Co., 145 and 147 La Salle street.  
**Rollo, Wm. E. & Wm. F. & Co.**, General Insurance Agents, 145 and 147 La Salle street.  
**Ryan, E. E. & Co. (H. de Roode & A. D. Kennedy)**, General Insurance Agents, 210 La Salle street  
**Sattley, W. N.**, General Agent Vermont Life, 115 Dearborn street  
**Schenck, H. H.**, Manager Mechanics and Traders of New York, 161 & 163 La Salle street  
**Simonds, Edwin A.**, Gen. Agent City of London Fire Insurance Co., 153 La Salle street.  
**Smith, R. J.**, Sec'y Traders and Gen. Insurance Agent, 160 La Salle street  
**Smith, William E.**, Manager Miss. Valley M'fr's. Mutual, 162 La Salle street  
**Soule, Charles B.**, General Agent Penn Mutual Life Insurance Co., 115 Dearborn street

**Spalding, A. J.**  
**Spicer, L. A.**, General Manager Manhattan Life of New York, Room 10, 95 Dearborn street  
**Stearns, John K.**, General Agent Conn. Mutual Life Ins. Co., 81 and 83 Washington street.  
**Straight, H. J.**, General Insurance Agent, 150 La Salle street.  
**Sweet, E. D. L.**, Resident Sec'y and General Agent Guarantee Company of N. A., 175 La Salle street  
**Swymmer, W. S.**  
**Taber & Harrah**, General Agents Provident Savings of New York, Room 22, 115 Dearborn street  
**Teall, Edward M. & Co.**, General Insurance Agents, 156 and 158 La Salle street.  
**Thielepape, Wm. C. A.**  
**Van Voorhis, Frank**, General Agent British America, 161 and 163 La Salle street.  
**Waller, B. A. & Co.**, Gen. Insurance Agents, 164 La Salle street  
**Warner, D. B.**  
**Warren, William**, Resident Secretary Liverpool and London and Globe, 124 La Salle street.  
**Weidenfelier, Chas.**  
**Wheeler, F. C.**, Chicago Agent Accident Insurance Co. of N. A., 183 La Salle street  
**White, T. H.**, Manager Western Department Boston Marine, Shoe and Leather, Marine Department, 92 La Salle street  
**Whitlock, J. L.**, General Agent Glens Falls Ins. Co., 208 La Salle street.  
**Williams, Abram**, Superintendent Western Dept. Continental Fire Ins. Co., Lakeside Building.  
**Wilson, John O.**, General Agent Star of N. Y. and Union of Phila., 208 and 210 La Salle street.  
**Witkowsky & Afield**, General Insurance Agents, 174 La Salle street.  
**Wood, William G.**, General Insurance Agent, 161 La Salle street.

## CLINTON.

**Conklin Brothers**  
**Ford, C. P.**  
**Lewis, S. F.**  
**McArthur D. R.**  
**Robinson, R. W.**

## DANVILLE.

**Dondinot & Daines**  
**Fonville, W. B.**  
**Morgan, W.**  
**Partlow, A.**  
**Phillips, Jas. H.**  
**Sherfy, F. M.**  
**Wilber, P.**  
**Williams, J. E.**  
**Winter, Carl**  
**Wolford, M. J.**  
**Woodbury & Brady**

## DECATUR.

**Hammer, Wm. L.**  
**Leforgee, J. & Co.**  
**Montgomery & Shull**  
**Randolph & Gehr**  
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Gray, Pierre  
Heck, J. L.  
Lefever, H. H.  
Schuyler, A. B.  
Shockey & Shockey  
Shockey, J. N.  
Stall & Jaqua  
Tansey, E. M.  
Woodbury, Cyrus

**VALPARAISO.**

Bell, R. Jr.  
Bryant, S. R.  
Church, Jesse F.  
Fisher, Thomas  
Hawkins, James B.  
Herr, D. C.  
Kellogg, Adelbert  
Letts, A. E.  
McClelland, M. S.  
Salyer, Dow A.  
Skinner, H. R.

**VINCENNES.**

Convery, Jerome  
Bayard, J. L. & Co.  
Tyler, W. M.

**WABASH.**

Atkinson, A. M.  
Herrick, G. T.  
Mackey & Amoss  
Ross & Mote

**WATERLOO.**

Garwood, D. A.  
Lease Bros.  
Somers & Roby

**IOWA.****ALBIA.**

Acheson Brothers  
Carrier, Marcus  
Cassidy, A. J.  
Duncan, J. L.  
Hulbert, Ed. C.  
Jack, J. F.  
Newell & Nelson  
Steel, H. K. & Son  
Townsend, J. E.  
Young, J. T. & Son

**ANAMOSA.**

Cendit, E. M.  
Cendit, R. B.  
Deitz, J. C.  
Fargo, W. D.  
Kennedy, Hugh  
Melntyre, W.  
Shapley, T. W.

**BELLE PLAINE.**

Bardwell, S. L.

Bell, A. F.  
Draho, Wenzell  
Huston, Geo.  
Robinson, W.  
Sweet, S. S.

**BOONE.**

Carr & Sharp  
Gay, F. D.  
Goldthwait, N. E.  
Sutton & Moffatt  
Webb, Watt.

**BURLINGTON.**

Catlett, T. G.  
Craco, P. M.  
Connor, E. W.  
Duncan, Geo. A.  
Green, R. M.  
Guelich & Blanke  
Jagger, W. L.  
Lahce, John  
Miller, John C.  
Teviford, E. S.

Sponholz, Charles  
Wardan, W. H.  
Wiskin, Al.

### CEDAR FALLS.

Chase, F. N.  
Hotchkiss, F. A.  
Knapp, L.  
Mason, A. W.  
Smith, J. A.  
White & Crapper

### CEDAR RAPIDS.

Anderson, J. S.  
Bennett, Henry  
Bradley, H. O. & Co.  
Burton, C. W.  
Connegny & Greene  
Farr, M. C. & Co.  
Galpin, J. M. & Co.  
Harman, Warren  
Headerson & Henderson  
Leach, Wm. B. & Son  
Kenchin, Joseph  
Simmons & Popr  
Young, James C. & Co.

### CENTREVILLE.

Dewey & Clarke  
Howell, C. F.  
Wright & Robb

### CHARITON.

Braden, Joseph  
Crocker, F. K.  
Storie, D. Q.

### CLINTON.

Crawford, J. B.  
Haywood, G. & Son  
McGuire, J. F.  
Ryder, D. L.  
Thornburgh & Treman  
Walker, J. T.  
Wilcox, F. P.

### CRESTON.

Bartow & Wycoff  
Cory, H. A.  
Devos, Geo.  
Emerson & Powers  
Emerson, R. W.  
Harsh, J. B.  
Lee, S. G. & Co.  
Lombard, J. L.  
Patt, W. F.

### DAVENPORT.

Crane, J. G.  
Eldridge, J. M.  
Hartwell & Bemis  
Le Claire, J. A.  
Meisner, J. H.  
Meyer, C. A.  
Montague & Salisbury  
Snyder & Miles

### DECORAH.

Adams, F. P.  
Baker, W. T.  
Bendick, C. W.  
Cutler, E.  
Gibson, R. F.  
Mather, E.  
Paine, H.  
Pike, R. C.  
Strong, J. C.  
Toye, W.  
Zuckmeyer, Jacob

### DES MOINES.

Baker & Moore  
Cock, Ira

### ABILENE.

Burroughs, S. A.  
Carpenter, Geo. W.  
Cranston, B. C.  
Freeman, Geo. H.  
Heary, S. O.  
Henry, T. C.

Coggeshall, Hunt & Co.  
Cooper, E. J.  
Curtis, Wells & Co.  
Gatchee & McCully  
Ingersoll, Howell & Co.  
Lee & Son  
Percival & Hatton  
Sleeth, Asa  
Smith, M. H. & Co.  
Witmer & Paige.

### DUBUQUE.

Beck, J. R.  
Brandt, F. G.  
Booth, C. H.  
Duncan & Waller  
Herancourt, J. H.  
Kiene & Son  
Lull, J. H.  
McLoughlin & Riley  
Parson, W. C.  
Plaister, James  
Quigley, J. P.  
Stanley Bros  
Torbert, Geo. L.  
Walker & Rhomborg

### FAIRFIELD.

Dougherty, J. E.  
Galvin & Moss  
Leggett & McKenney  
McCoid, Brighton & Jaques  
McElery, J. R.  
Mulenix, J. P.  
Rountree, H. C.  
Stubbs, C. E.  
Wilson & Hinkle

### FORT DODGE.

Ervin, R. S.  
Garmoe, Isaac  
PHELPS, E. F.  
Rees, Samuel  
Sargent & Merritt

### FORT MADISON.

Albright, J. W.  
Arens, Casper  
Beck, W. J.  
Chamberlin, M. S.  
Edwards, Jos.  
Kennedy, Geo. J.  
Nunn, J. A.  
Tehiepe, Moritz  
Welsing, H.

### GRINNELL.

Briggs, W. M.  
Dean, A. W.  
Dean & Little  
Hamlin, Geo. H.  
Norris & Dunn  
Norris, D. W.  
Spencer, L. E.

### HAMBURGH.

Beach, J. P.  
Gould, D. M.  
Dalbey, J. W.  
Harris, M. P.  
O'Loughlin, James  
Mix, R. F.

### INDEPENDENCE.

Bartle, Ransom  
Brewer Bros.  
Cummings, L. E.  
Hollett, John  
Jewell & Shelleto

### JOLLY, M. P.

McClaren, C. M.  
Morton & Davidson  
Stambaugh & Hurd  
Wilson, F. B.

### ATCHISON.

Alderson, Carey T.

Jones & Hovey  
Mann, Eugene  
McGuire, Wm. P.  
Smeallie, Granger B.

### IOWA CITY.

Bacon, Chas. P.  
Cox & Kirkwood  
Dodder, G. W.  
Hutchinson, H. O.  
Shipman, W. H.  
Swire, Roger  
Swisher, S. A.  
Towns, A. A.

### IOWA FALLS.

Jones, L. E.  
Jones, Wm.  
Miller, H. C.  
Smith, S. P.  
Weiland, J. H.  
Woods, W. H.

### KEOKUK.

Biabee, Clark L.  
Collins, Joseph A. M.  
Fulton, Wm.  
Maxwell, J. D. & Co.  
Medes, Wm. J.  
Morrison, Wm. H.  
Parrott, James C.  
Rothert, H. W.  
Semple, F. H.  
Tucker, Harrison

### LA PORTE CITY.

Chapple, Joe. M.  
Gay, F. D.  
Pearson & Rolph.  
Pickerill, W. F.  
Sells, Cato.  
Shaeon, E. M.  
Van Valkenburg, A.

### MAQUOKETA.

Belden, W. S.  
Cravens, D. F.  
Dalzell, Matt.  
Dunbar, C. M.  
Ellis, G.  
Fletcher, D. A.  
Gillfillin, J. H.  
Gregory, W. C.  
Hubbell, H. B.  
Huestis, G. B.  
Keck & House  
Lyman, S. D.  
Wilbur, J. T.  
Wilbur, T. M.

### MARSHALLTOWN.

Andrews, Wm.  
Boardman, C. E.  
Clark, B. C.  
Estabrook, R.  
Gay, A. E.  
Hamlin, L. L.  
Haviland, M. H.  
Kennedy, Alex.  
Kilborn & Glick  
Miller, W. W.  
Morgan, J. W.  
Neil, Geo.  
Scott, M. W.  
Sherman, W.  
Van Orman J. G. & Co.  
Warner, A. D.

### MASON CITY.

Babcock, R.  
Demson, O. T.

Emsley, J. G.  
Francisco, H. E.  
Jackson, M. Y.  
Kirk & Kirk  
Montague, J. V. W.  
Patton, R. D.  
Rule, James  
Schermerhorn, M. S.  
Sale, A. R.  
Telford, D. W.

### MT. PLEASANT.

Gillis, Robt. S.  
Harbin, J. C.  
Lee, Geo. A.  
Leech, J. F.  
Van Allen, G. C.  
Van Hon, T. J.  
Walker, H. D.  
Warren, John  
Whiting, J. H.

### MUSCATINE.

Block, Wm. G.  
Bridgman & Son  
Evermeyer B. H. & Co.  
Havercamp & Garlock  
Hays, Tallant & Stewart  
Hoover & Crossman  
Jackson, D. V.  
Smith, Thos. D.  
Woodward, Wm. H.

### OTTUMWA.

Christie, W. S.  
Ferrie, J. D. & Co.  
Gaston, A. W.  
Goodwin, R. E.  
Harman & Rounds  
Kroeger, B.  
Lewis & Criley  
McGrew, W. A.

### RED OAK.

Alexander, T. H.  
Carey, E. M.  
French, H. C.  
Gregg, J. B.  
Harris, E. A.  
Henry, S. A.  
Hunter, W. H.  
Lee, T. H.

### SIOUX CITY.

Barth, F.  
Buchanan, R.  
Campbell Bros.  
Clark, W.  
Davis, S. T.  
Follis, W.  
McNeil, H. C.  
Murphy, Geo.  
Peters & Dwight  
Thompson, F. C.

### WATERLOO.

Austin, J. J.  
Bagg, S.  
Blim, John  
Cutler, D. A.  
Jenney & Ware  
Kubus, J. H.  
Miller, G. W.  
Moaker, J.  
Pierce, G. R.  
Ricket, E.  
Sedgewick Bros.  
Walker, E. P.  
Weaver, D. R.

### AUGUSTA.

Brown, Geo. W.  
Brown, John W.  
Kerr, J. W.  
Reid, John  
Shannon, W. A.

## KANSAS.

Fisher, John K.  
Forbridger, Robert  
Goodrich, C. F.  
Layng, Chas. A.  
Peebler & Krebs  
Sargent, E. W.  
Styles, C. E.

**BURLINGTON.**

Conkling, A. S.  
Hall, Geo. G.  
House, A.  
Kent & Hall  
Peasley, A.  
Samborne, H. T.  
Shea, W. H.

**EMPORIA.**

Bancroft, A. R.  
Culver, J. F.  
Dunlap, Howard  
Fletcher, Chas.  
Holmes & Holden  
McCarty, Cunningham  
Payne, F. P.  
Peyton, P. M.  
Riggs, S. B.  
Sampson, M. L.  
Wharton, A. O.

**FORT SCOTT.**

Cormany & Graff  
Ferguson, J. M.  
Gun & Marr  
Manlove, F. N.  
McClintock, A. H.  
Van Forren, Wilcox & Mosher  
Wilson, H. T.

**INDEPENDENCE.**

Dewey, V. M.  
Otis, W. E. & Co.  
Stewart, Watson  
Wanser, F. M.  
Ziegler, W. E.

**JUNCTION CITY.**

Barnes, A. L.  
Clark, M. E.  
Greene, N. F.  
Gross, John, Jr.  
Houghton & Kennedy.  
Lowe, W. B.  
Meade, H. H.  
Pierce, A. C.  
Pierce, Sumner W.

**LAWRENCE.**

Banks, George A.  
Chadwick, Charles  
Charlton, John  
Edgar, Geo. B.  
Gleason & Whiteman  
McCoy, John E.  
Noyes, J. N.  
Selig, A. L.  
Steele, L. S.  
Tosh, Andrew & Co.  
White, J. S.

**LEAVENWORTH.**

Bolman, W. G.  
Fletcher, W. B.  
Graham, Jas. G.  
Jansen, Henry  
Keller, H. C.  
Nelles & Weed  
Shepherd, Wm.  
Smith, Martin  
Woodward, Geo. S.

**MCPHERSON.**

Allison Bros.  
Clark & Tornery  
Hughes, John F.  
Millikew, York & Barber  
Mull, L. G.  
Simpson & Bowker  
Welch, D. C.

**MANHATTAN.**

Crump & Hungerford  
Dow, H. P.  
Elliott, L. R.  
Limbocker, J. N.  
Purcell, E. B.

**OLATHE.**

Betts, W. H.  
Hall, J. M.  
Marshall, J. B.

**OSAGE CITY.**

Dodds, A. M.  
Dodds, Mrs. A. M.  
Drake, J. A.

Haslam, T. B. & Co.  
Marshall, T. L.  
Mills, E.  
Playford, C. S.

**OSWEGO.**

Atchinson, F. H.  
Brockway, Jesse  
Carpenter, R. P. & Co.  
Case, Nelson  
Gates, J. A.  
Houck, Wm.  
Laughlin, Joseph  
Keirney, E. D.  
Marley & Marley  
Mosher & Swan  
Patrick & McMillen  
Wilkin, C. A.

**OTTAWA.**

Brant & Beachy  
DeVore, S.  
Franklin, A.  
Hanes, E. A.  
Marcell, F. A.  
Waddell & Allen  
Wheeler, William  
Whitford, C. B.  
Wilkinson, F. A.

**PAOLA.**

Fargo & Wright  
Goodrich, D. C.  
Gaylord, J. M.  
Haughey, J. T.

**SALINA.**

Berka, H. W.  
Bondi, August  
Braniff & Cravens  
Faulkner & Wildman  
Henne & Kraft  
Weaver, J. & F. L.  
Wright & Carroll

**TOPEKA.**

Butterfield, W. H.  
Clugston, John M.  
Gorham, I. E. & Co.  
Lea, W. J.

Lockhart & Co.  
Martin, R. G.  
Maxwell & Dunham  
McClintock, L. B. & Co.  
Nellis & McCune  
Norton & Parker  
Norton, Mllo  
Paramore, John W.  
Payne, B. T. & Co.  
Strickler, J. N.  
Thomas, Frank S.

**WELLINGTON.**

Cheever & Coffman  
Fultz & Millard  
Gatliff, T. C., Sr.  
Haughey & Thomson  
Hickman, John T.  
Morse & Trout  
Ready & Stafflebach  
Schowalter, John T.

**WICHITA.**

Bunnell & Roys  
Hobbs & Wilhite  
McKee & Stewart  
Neiderlander, N. F.  
Nixon, T. L.  
Stanley, A. F.  
Stedman, James A.  
Woodman & Son

**WINFIELD.**

Bard & Harris  
Burns & Nausser  
Fuller, H. G.  
Gilbert, S. L.  
Green, A. H.  
Jarvis, Conklin & Co.  
Pryor, John D.

**WYANDOTTE.**

Armstrong & Moyer  
Husted, J. D.  
Moore, C. N. H.  
Stockton, J. S.  
Scott, Orr & Co.  
Wood, L. H.

**KENTUCKY.****BOWLING GREEN.**

Cook & Payne  
Graham & Potter

**COVINGTON.**

Bostwick, H.  
Dulaney, Portwood & Co.  
Marshall, B.  
Miller, Dickerson & Co.  
Temple, Blick  
Whitney & Orr

**FRANKFORT.**

Calmes, Mark  
Hensley, E. & Son  
Hughes, F. C. & Co.  
Lindsey, D. W.  
Lindsey, John B.  
Payne & Berry  
Sneed, W. H.

**HENDERSON.**

Atkinson & Lambut  
Dudley, A. T.  
Lyons, Jno. A.  
Rankin, J. Edw.

**HOPKINSVILLE.**

Buckner, F. W.  
Callis & Hays  
Garnett, Walter  
Latham, Jno. C.  
McPherson, J. Edgar  
Martin, Miss Mollie  
Norwood & Gaut  
Patton, W. F.  
Wallace, Long & Garnett  
Winfree & Kelly

**LEXINGTON.**

Brown & Muir  
Butler, Jas. C.  
Cochran, J. W. & Son  
Courtney, R. H.  
Dodge & Slade  
Hunt, A. G.  
Huston, W. B.  
King, W. & Son  
Mitchell, Thos.  
Rodes, Levi T.  
Shivel, S. H.  
Stoll, Geo. & Son  
Talbott, Wm.  
Warfield, John  
Woodruff, Jesse

**LOUISVILLE.**

Barbee & Castleman,  
Managers Southern Dept.  
Royal and London and  
Lancashire  
Caldwell, W. S.  
Carpenter, James S.  
Cowen & Robinson  
Day, J. B.  
Danforth, J. L. & Co.  
Gleason & Davidson  
Gray, H. W. & Co.  
Gray, J. S.  
Howe, R. C.  
Hunter, H. W.  
Huston, M. A.  
Johnson & Johnson  
Knoeffel & Eckel  
Lyman, James S., Insur-  
ance Agent, 448 W. Main  
street

Morris & Bayly, General  
Agents Fire Association  
of Philadelphia  
Morris, J. H. M., General  
Agent Queen Insurance  
Company, England  
Morris, W. W.  
Nahur, L. & B.  
Perrin, Frank E., General  
Agent Aetna Life Ins. Co.,  
3 Board of Trade Building  
Pirtle, J. B.  
Robinson, J. W., State  
Agent Northwestern Mu-  
tual Life Insurance Co.,  
215, 6th street, near Main  
Roe & Lyon  
Shallcross, J. W.  
Slaughter, J. B.  
Slaughter, W. H. & Co.  
Smith, K. W. & Co.  
Theobald & Young  
Timberlake & Bullitt,  
General Insurance Agents  
Main street, opposite Bul-  
litt  
Trabue, J.  
Tyler, W. C. & Co.

**MAYSVILLE.**

Ambrose, W. H.  
Brodrick, Jos. F.  
Everett, Miss Julia  
Fleming, Jno. T.  
Frank, W. S.  
Galbraith, L. W.  
Hutchins, M. C.  
Judd, G. S.  
Marsh, M. F.  
Newell, Chas.

Poyntz, Jno., Jr.  
Respy, A. F.  
Rogers, Geo. W.  
Sallee & Brother  
Stockton, J. M.  
Suber, Geo. W.  
Wood, D. & Son

**NEWPORT.**

Buchanan, F. A.  
Buchanan, H. Jr.  
Dryer, J. B.  
Eyer, J. Henry  
Hogan, Thos.  
Holtman, H.  
Hugle, Wm. Morrison  
Remme, E.  
Schneider, J.  
Scrader, H. F.

**OWENSBORO'.**

Anderson, Rudd & Co.  
Hays, C. J.  
Monarch, M. V. & Co.  
Varien, A. L. P.  
Wandling, Buckner & Co.  
Watkins & Carter

**PADUCAH.**

Ashbrook & Steele  
Baker & Cope  
Browne James  
Flournay, T. J., Jr.  
Gardner, J. H.  
Grief, L. A. M.  
Grief, Wm.  
Hook, W. H.  
Pettus, J.



**VERSAILLES.**

Harris, Jno.  
Smith, Jas. W.  
Swift, Dament

Vaughan, Robt.  
Wasson, D. E.

**SHELBYVILLE.**

Adams & Son

Armstrong, G. A.  
Ballard, C. W.  
Ballard, J. T.  
Force, J. P. & M. J.  
Lowry, Robt. A.

Smith, M. T.  
Stout, J. M.  
Vannatta, Shelly  
Vannatta, J. S.  
Willis, L. C.

**LOUSIANA.**

**BATON ROUGE.**

Gourrier & McNair.  
Hart & Son  
Markham, Wm. & Co.

**NEW ORLEANS.**

Barker & Presud, Gen-  
eral Insurance Agents, 58  
Carondelet street  
Copes, J. S.  
Dedworth, W. E., 67 and  
69 Camp street  
Fell & Co.

Isaacson, H. M.  
Janvier, C. A. & Son, Gen-  
eral Insurance Agents, 53  
Barone street  
Lafitte, J. B. & Co.  
Low, Clarence F.  
Moritz, S. A.  
Munagrove, E. B., General  
Insurance Agent, 62 Barone  
street  
Nestler & Mendes  
Ogden, H. V.  
Phelon & Randall, Gen-

eral Insurance Agents, 47  
Carondelet street  
Roux, J. P.  
Smith, Marshall J. & Co.,  
Fire and Marine Insurance  
Agents, Marine Under-  
writers Agency, 64 Barone  
street  
Randall, M. C.  
Terry, L. H.  
Turner, H. W.  
Uhlhorn, C. L.  
West, Douglas, General In-

urance Agent, 28 Caron-  
delet street  
Woods, A. A., General In-  
surance Agent, 194 Gravier  
street

**SHREVEPORT.**

Currie, A.  
Holmes & Chase  
Johnson, C. B.  
Marburg & Faher  
Mulhaupt, O. F.  
Weaver, A. B.

**MAINE.**

**AUBURN.**

Cummings, C. W.  
Hersey, T.  
Jordan, N. J.  
Miller, A. A.

**AUGUSTA.**

Davis, B., Farr & Co.  
Macomber, Geo. E.  
Nye, Frank E.

**BANGOR.**

Blake, Barrows & Brown  
Bright, Joseph M.  
Fairbanks, H. N.  
Howard, D. M.  
Johnson, S. P.  
Kelleher, Richard  
Kimball, John S. & Son  
Pearl, Chas. S.  
Ricker, John S. & Son  
Sabine, F. M.  
Wiggin & Williams  
Webb, W. J.

**BATH.**

Alexander, L. S.  
Blair, Z. H.  
Davenport, G. P.  
Drake, J. B.  
Fisher, Geo.  
Humphreys, J. H.  
Morse, Geo. E.  
Reed, F. & E.  
Wadsworth, W. P.

**BELFAST.**

Keating & Field  
Pattee, James

**BERWICK.**

Hayes, Elijah H.

**BIDDEFORD.**

Garey, Otis T.  
Goodwin, F. J.  
Goodwin, John M.  
Morris & Tattersson  
Small, John H.  
Smith & Tibbetts

**BRUNSWICK.**

Forsaith, J. W.  
Humphreys, C. C.  
Parks, Geo. D.  
Riley, Thos. H.

**CALAIS.**

Downes & Curren  
Lee, J. A. & Son.  
Nelson, F.  
Wharf, Thos. E. & Son

**CAMDEN.**

Perry, Wilder W.  
Talbot, N. T.  
Wood, E. M.

**ELLSWORTH.**

Burrill, Chas. C.  
Fiske, Geo. W.  
McDonald, Wm. O.

**FARMINGTON.**

Greenwood, L. H.  
Merrill, I. W.  
Ormsby, D. V. B.  
Woods, John F.

**GARDINER.**

Bailey, Augustus  
Berry, A. L.  
Morrill, H. K.  
Maxcy, Josiah & Sons  
Neal, W. B.  
White, J. G.

**GORHAM.**

Millett, H. R.

**HALLOWELL.**

Farr, M. W.  
Lord, Leverett

**LEWISTON.**

Chamberlin, W. M.  
Garcelon, W. F.  
Holman, D. H.  
Libby, C. H.  
Lydston, Wm.

**MACHIAS.**

Donworth, C. B.  
Longfellow, P. H.  
Wilder, M. H.

**PORTLAND.**

Allen, William  
Anderson, Wm. H.  
Austin, A. M.  
Bean, W. H. H.  
Carroll & Rand  
Chase, A. J.  
Clark, J. F.  
Dewey, A. G.  
Dow, Coffin & Libby  
Dow, John E.  
Dow, Sterling  
Drummond, C. L.

Ford, A. H.  
Foss, V. R.  
Little, W. D. & Co.  
Loring, Prentiss  
Marwick, Albert  
McAlpien, S. H.  
Morse & Pinkham  
Rollins & Adams  
Sparrow, C. A.  
Sparrow, Warren  
Upham, E. E. & Co.  
Woodbury, C. A.

**ROCKLAND.**

Cochran & Small  
Erskine, A. J.  
Lovejoy, John  
Moffitt, C. G.

**SACO.**

Burnham, E. P.  
Carter, Geo. A. & Co.  
Donovan, J. B.  
Fairfield & Emery

**SKOWHEGAN.**

Dinsmore, T. H.  
Griffin, John  
Jones, Charles F.  
Tuttle, Chandler

**THOMASTON.**

Carr, T. A.

**WATERVILLE.**

Bradbury, John B.  
Boothby, L. T. & Son  
Mathews, Chas. K.  
Meador, Edw'd G.  
Ware, John

**MARYLAND.**

**BALTIMORE.**

Alexander, T. R.  
Alford, James E. & Son  
Allmand & Gallagher, In-  
surance Agents and Brok-  
ers, 73 and 75 Second  
street  
Armstrong, Wm.  
Bickhead & Son, Agents  
Fire Insurance Association  
of London (Limited), Mid-  
dle Department  
Breece, O. F. & Sons  
Brooks, G. W.  
Byus, J. E.  
Clark, D. A.  
Coale, Jas. Carey  
Coale, George B. & Morris  
Cummings, O. M.  
Cunningham, Wm.  
Emory, D. G.  
Hall & Worthington  
Harlan, Geo. S.  
Harris, W. B.

Hatch, Alfred E. & Co.  
Hewes, M. Warner  
Holden & Randall  
Hopper, S. W. T. & Sons,  
General Insurance Agents  
Jones, Richard H.  
Keighler, W. H. & J. C.  
Lawford & McKim  
Lockett, R. C. & Son  
Markoe, Frank  
Maury, J. S. & Co.  
Miller, L.  
Montague, W. I.  
Parker, E. G.  
Polk, W. Stewart  
Proud & Campbell  
Proud, J. G. & Sons, Gen-  
eral Insurance Agents  
Reeves, Chas. H.  
Richardson, Geo. I.  
Richardson, E. J. & Sons  
Schoolhaus, Daniel  
Selby, Joseph  
Selden, M. O.

Shackelford, W. T., Fire  
and Marine Insurance,  
Post Office avenue and  
Second street  
Snell, Monroe  
Stewart, C. Morton & Co.  
Thorpe, Charles  
Tolle, Henry  
Turner, Paul  
Watkins, J. S.  
Webb, W. P.  
Wenzing, H.  
White & Splice, General  
Insurance Agents and  
Brokers, 21 South street  
Williams, J. Savage & Co.  
Willson, F. W. & Sons  
Wilkinson, W. S.  
Zimmerman, W. S.

**CUMBERLAND.**

Just, F. L.  
Lewis, A. R.

Miller, D. P.  
Zacharias, J. F.

**FREDERICK.**

Doll & Albaugh  
Thomas, John B. & Son

**HAGERSTOWN.**

McComas, H. A.  
Armstrong & Bitner

**HAVRE DE GRACE.**

Adams, A. S.  
Wright, John

**WESTMINSTER.**

Mathews, G. W.  
Myer & Bro.  
Smith, James E., Agent  
Fire Insurance Association  
of London (Limited), Mid-  
dle Department.

## MASSACHUSETTS.

**ABINGTON.**

Howland, Isaac C.

**ADAMS.**Upton, Daniel  
Wellington & Bixby**AMHERST.**Allen, Geo. W.  
Brainard, J. C.  
Hunt, Oliver D.  
Thomas, Edward A.**ANDOVER.**

Smart, J. A.

**ARLINGTON.**Hilliard, R. W.  
Proctor, Abel R.  
Wellington, George Y.**ASHLAND.**Ellis, Wm. F.  
Higley, G. T.**ATHOL.**Goodspeed, Thos. H.  
Hunt & Hamilton**ATTLEBORO.**Albro, J. G.  
Chisholm, Alpine  
Daggett, H. M. Jr., & Co.  
Morse, A. R.  
Rice, Henry  
Richardson, O. P., Jr.  
Read, E. R.**BEVERLY.**Collier, Perry  
Gordon, Wm. R.  
Lefavour, Isaac  
Porter, Samuel  
Stone, Samuel H.**BOSTON.**Abbott, H. E.  
Archibald, Adam  
Attwood, Osmellus G.,  
General Agent of Mutual  
Life of New York, 95 Milk  
street  
Bernard, Brothers  
Barrows, Roswell S.  
Bean, Jacob  
Beattie, William A., Fire  
and Marine Insurance, 26  
Exchange Place  
Bicknell & Robinson  
Blodgett, Henry T.  
Bowker, Albert  
Brewer, Cyrus  
Brewster, Wm. H., Jr.  
(successor to Brewster &  
Graves), Insurance Broker,  
17 Exchange Place  
Brown, Benj. F.  
Bullard, Alfred M., Insurance  
Agent, 30 Congress  
street  
Burbank, W. L.  
Burge, L. Hayes & Co.  
Burgess, James M.  
Carpenter, Fred. B.  
Carpenter, Geo. O. Insurance  
Agency, 13 Central  
street  
Carter, C. W.  
Chamberlin, W. S.  
Chappa & Brown, New  
York, Bowery, Long Is-  
land and Peoples, N. Y.,  
27 Congress square  
Chester, Dwight  
Clark, Curtis & Milton  
Coffin, G. Winthrop  
Cook, Coleman  
Crosby & Bolt, Insurance  
Agents, 40 Kilby streetDarling, H. E.  
Dronet, Charles  
Dudley, E. M.  
Edley, P. E., Insurance  
Agency, 44 Kilby street  
Ellison, Baker & Coolidge  
Radloest & Macomber,  
Agents British and For-  
eign Marine Ins. Co., Providence-  
Washington Ins. Co. and Union Marine Ins. Co.  
of Eng., 56 State street  
Everett, Edward F.  
Everett, J. Mason  
Faunce, George B.  
Fiske, B. S. & Son  
Foster, Nathaniel, Jr.  
Fox, Jacob  
Freeman & Vinton, General  
Insurance Agents, 32  
Kilby street, corner Central  
street  
Goodman, James & Co.  
Gregorson, George W.  
Guild, Charles E.  
Harding, W. B.  
Hastings, W. B. & Co.  
Hatch & Woodman  
Hedges & Hodges  
Hoag, Gilbert C.  
Hobart, A. W.  
Holden, Charles W.  
Hollis & Snow, Insurance  
Agents, 35 Kilby street  
Hovey & Fenno  
Hutchings, W. V.  
Hutchings & Conthony  
Jordan, Lovett & Co.,  
General Insurance Agents,  
60 State street  
Kallman, Marcus  
Kendall, Isaac B.  
Kennedy, Thomas C.  
Liffier, Charles  
Magoun, Thatcher, Jr.  
Masters, Fred. W.  
Mercer & Whittemore  
O'Brien, Thos. L., General  
Insurance Agent, 7 Exchange  
Place  
Olin, Henry P.  
Page, H. H.  
Palgo, John O., General  
Insurance Agent, 20 Kilby  
street  
Pearce, George W.  
Pendergast, Geo. H.  
Phelps, F. S.  
Phelps, James T.  
Pittman, Luther G.  
Pope, Hubert  
Porter, Charles H.  
Porter, John W.  
Ray, Edwin  
Read, Frederick F.  
Reed & Brother  
Reed, Wm. Garrison  
Rothery, J. J. E.  
Russell, Daniel W.  
Sawyer & Blake  
Scull & Bradley, General  
Insurance Managers, 53  
Devonshire street  
Sears, W. B.  
Sharp, Daniel  
Smith, Amos D., 3d  
Smith, Edward J.  
Spaulding, E. F.  
Stearns, Bros., General Insurance  
Agents, 12 Central  
street  
Swan, Robert T.  
Swords, James  
Tillinghast, Chas. M.  
Townsend, James  
Tyler, S. F. & Co.  
Vinton, Hammond  
Westgate, H. H.  
Wetherbee & Nutter  
Wheeler, W. A.  
Whitmore, J. C.**BRIDGEWATER.**Kingman, Philip D.  
Lowe, Lewis G.**BROCKTON.**Fullerton, C. D.  
Kingman, R. P.  
Laws, A.  
Puffer, L. W.  
Thompson, W. M.**BROOKLINE.**Abbott, H. E.  
Coolidge, Wm. D.  
Lincoln, Wm. & Son**CAMBRIDGE.**Bird, H. & Co.  
Burnham, E.  
Fairbairn, F. R.  
Hastings, W. B. & Co.  
Sawyer, J. S.  
Whittemore, J.**CANTON.**Bent, James  
Everett, J. Mason  
Mansfield, Wm.  
Wood, Rufus C.**CHELSEA.**Gould, Jesse & Son  
Hall, A. E.  
McCaun, Jas. A.  
Merriam, Charles A.**CHICOPEE.**

Ferry &amp; White

**CLINTON.**Corcoran, J. W.  
Dame, J. T.  
Merrick, S. R.  
Russell, J.  
Smith, J.  
Stevens, Chas. G. & Son,  
Fire, Life and Accident Insurance,  
First National Bank Block**CONCORD.**Barrett, Richard  
Barrett, Richard F.  
Barrett, William  
Brown, Samuel W.  
Staples, Samuel**DANVERS.**Tapley, George  
Weston, W. H.**DEDHAM.**Ames, Wm.  
Morse, E. S.  
Sumner, M. P.**EVERETT.**

Cannell Brothers

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Duffee & Chase  
Greene, Wm. S.  
Haffords, G. M.  
Howland, Samuel D.  
Remington, J. A.  
Shepherd, J. M., Jr. & Co.  
Slade, A. K., Jr.  
Slade, John P. & Son  
Slinn, John  
Vestal, T. R.  
Hall, James L.**FITCHBURG.**Baker, William  
Childs, S. A.  
Currier, F. C. & Son  
Kirby, Chas. E.  
Lockey & Allison  
Plimpton, M. F.  
Upton & Willis

Whitney, J. Milton

**FOXBOROUGH.**Carpenter, R. W.  
Carpenter, John T.  
Hodges, C. W.  
Smith, Isaac, Dr.**FRANKLIN.**Baker, D. P.  
Daniels, Waldo  
Freeman, James M.  
Stewart, Charles W.**GARDNER.**Dunn & Dunn  
Fuller, E. J.**GLOUCESTER.**Dodd, Stephen  
Dolliver, Wm P.  
Follansbee, H. L.  
Haskell, H. C. L.  
Stacy, S. A. & Son  
Steele, George**GREAT BARRINGTON.**Deland, F. N.  
Dewey & Wright  
Joyner, H. C.  
Robbins, H. T.  
Salkirk, A. W.  
Wright, Frank H.**HAVERHILL.**Adams, Edward F.  
Adams, J. Fred.  
Clarke, Leverett  
Frankie, Jones  
Goodell, Walter S.  
Smith, J. F.  
Spaulding, L. V.**HOLLISTON.**

Fiske, Geo. B.

**HOLYOKE.**Folsom, L. A.  
Johnson, R. B. & Co.  
Judd, Dwight O.  
Judd, Charles C. & Co.  
Judd & Parsons  
Munn, J. B.  
Underwood, Porter  
Warriner, S. C.  
Wolcott, C. B.**HYDE PARK.**Brown, I. J.  
Chapin, Chas. M.  
Dearborn, W. F. Jr.  
Faunce, Thos. E.**IPSWICH.**Bell, W. K.  
Cogswell, Theo. F.  
Walt, N. A.**LAWRENCE.**Bevington, Thomas  
Fay, A. M.  
Kilbride, John J.  
Mack, A. K.  
Murphy, James  
Norwood, John K.  
Parker, I. O.  
Stannard, James H.  
Swan, A. D.**LEE.**Chaffee, J. C.  
Hurlbert, A. G.  
Peave, M. H.**LEXINGTON.**Taylor, George W.,  
West, Charles T.

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Church H. C. & Son  
Coburn, Charles  
Coburn, G. W. & Son  
Cook, S. W.  
D'Evelyn, John S.  
Drew, Charles W.  
Hunt, George F.  
Manley, F. E.  
Merrill, Joshua & Son  
Metcalf, G. L.  
Perry, O. H. & Co.  
Tucke, E. M.

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Baker, Ezra  
Boardman & Ingalls  
Johnson, Wm. F. & Knight,  
Real Estate and General  
Insurance Agents  
Jenkins, George & Co.,  
Real Estate and Insurance  
Agents, Mower's Block,  
Willow street  
Silsbee & Stevens  
Ward, Benjamin A.

**MALDEN.**

Merrill, Charles  
Serrat, W. D.  
Sprague, Phineas  
Sawyer, Moses

**MANSFIELD.**

Reed, E. M.

**MARBLEHEAD.**

Hathaway, D. R.  
Trefry, William D. T.

**MARLBORO.**

Alley, Edward R. & Co.  
Ballard E. O., General In-  
surance Agent  
Barnes, William  
Fay, Heman S.  
Warren, W. M.

**MIDDLEBOROUGH.**

Robinson, Everett  
Collins, T. C.

**MILLBURY.**

Holman, R. N.  
Goddard, Ira N.

**MILFORD.**

Bacon, H. S.  
Holbrook, L.  
Parker, George G.

**MELFORD.**

Green, Darius A.  
Goodwin, J. D.  
Ober, Joseph E.

**MEDWAY.**

Fisher, Milton M.  
Fisher, Frederick L.

**MELROSE.**

Leighton, Royal B.  
Serrat, William D.  
Westgate, H. H.

**MONSON.**

Dudley & Andrews  
Morris, Frank E.  
Switzer, Elmer

**NANTUCKET.**

Barney, Mathew  
Macy, George W.  
Swain, Joseph B.

**NATICK.**

Blaney, Alexander  
Burleigh, O. H.  
Farwell, Royal E.  
Forbush, James M.  
Shattuck, John H.

**NEW BEDFORD.**

Almy, Charles  
Cook Samuel H.  
Cornish, I. S.  
Grinnell, L. & Co.  
James, Thomas M.  
Tillinghast & Alden  
Van Campen, H.

**NEWBURYPORT.**

Brockway, Chas. J.  
Carter, B. F. & Co.  
Chase, Wm. E.  
Collins, Stephen  
Piper & Sawyer

**NEWTONVILLE.**

Baker, Henry N.  
Farnsworth, E. S.  
Rowe, Richard

**NORTH ADAMS.**

Alford & Bullock  
Brown, Clark & Co.  
French, Geo.  
Hamer, Geo.  
Miller, Geo. F.  
Tyler, Edward D.

**NORTHAMPTON.**

Fuller, S. B.  
Nutting, A. F.  
Turner, J. M.  
Prince, C. H.  
Walker, Oliver

**N. BROOKFIELD.**

Delond, Luther P.  
Porter, J. E.  
Smith, Frank A.

**PALMER.**

Dewey, W. C.  
Taft, S. S.

**PEABODY.**

Chadwick, O. B. & Co.  
Farnham, Frank E.

**PITTSFIELD.**

Howe & Read  
Learned, Thos. H.  
Parker, F. S.  
Richardson, H. W.  
Stevenson, J. M.  
Wilson & Parker

**QUINCY.**

Hardwick, John  
Howland, Chas. A.  
Howland, Edward P.  
Porter, Chas. H.

**SALEM.**

Batchelder, H. M.  
Broadhead, F. B.  
Brown, Henry A.  
Colby, W. R. & Co.  
Dalton, J. Frank  
Daniels, Geo. P.  
Fowler & Kendall  
Jewitt, T. S.  
Johnson, Thomas H.  
Mackintire, S. A.  
Nichols, Charles S. & Co.  
Northey, William  
Odell, Charles  
Putnam & Poor  
Russell, B. W.  
Valentine, Elmer

**SOMERVILLE.**

Bennett, Dexter F.  
Crane, W. C.  
Kendall, Isaac B.

**SOUTHBRIDGE.**

Burr, C. H.  
Phillips, E. M.

**SPENCER.**

Craig & Bemis  
Stone, Emerson

**SPRINGFIELD.**

Clark, Henry  
Fuller, W. A.  
Gilmore, H. G.  
Johnson, J. L.  
Judd, F. A.  
Ladd, Bros. & Co.  
Parkhurst, C. S.  
Pyncheon, J. C.  
Rennie, Z. C.  
Tyler, S. F. & Co.  
Warriner, S. C.

**STONEHAM.**

Gilmore, Onslow  
Green, J. Horace, Insur-  
ance Agent  
Hill, Amos  
Hutchinson, Oscar  
Sweetzer, Warren  
Smith, H. A.

**TAUNTON.**

Briggs, Andrew S.  
Cushman, James M.  
Hammond, J. C.  
Jackson, E. T. & Co.  
Millay, G. A.  
Ryder, Austin G.  
Sproat, Alfred B.  
Williams, S. A. & Co.

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Hartshorne, Charles F.  
Mansfield, Joseph D.

**WALTHAM.**

French, Daniel  
Stone, Charles F.  
Thompson, George M.  
Viles, Daniel F.  
Williams, Daniel W.

**WARE.**

Beede, Frank T.  
Lane, Otis  
Medcalf, Wm.

**WARREN.**

Lincoln, Wm. & Co.  
Robbins, S. P.

**WATERTOWN.**

Ingraham, Wm. H.  
Noyes, Geo. S.

**WEBSTER.**

Williamson, R. J. & C. C.  
Hughes, Edward H.  
Johnson, Waldo  
Lamb, Liberty

**WESTBORO.**

Fairbanks, John W.

**WESTFIELD.**

Bush, Andrew L.  
Foote, Wm. H.  
Leonard, Franklin  
Lyman, Herbert  
Robinson, R. B.  
Whitney & Dunbar

**WEST NEWTON.**

Barbour, Alfred L.

**WEYMOUTH.**

Reals, Elias S.  
Bicknell, L. L.  
Cook, Louis A.  
Jordan, A. S. & Co.  
Richards, Elias

**WINCHENDON.**

Barnes, D. H.  
Greenwood, S. A.  
Merrill, E. S.

**WORCESTER.**

Bonnell, J. B.  
Coolidge & Taylor  
Crowell, J. F.  
Currier, A. N.  
Eldred, E. & Co.  
Field, Edwin G.  
Grant, C. E.  
Harrington, N. A.  
Hartwell, Charles  
Hopkins, F. F.  
Kendall & Longley  
Monroe, A. C.  
Parks, L. C.  
Petigrew, D. L.  
Rice, E. B.  
Tatman, James R.  
Tucker, C. D.  
Washburn, J. D.  
Whipple, Franklin  
Zaeder, Benj.

**MICHIGAN.**

**ADRIAN.**

Ayers, Geo.  
Bennett, Alanson  
Cole & Robbins  
Condict, H. D.  
Fisher, Howard  
Gulkey, J. R.  
Helme, J. W., Jr.  
Hough, F. J.  
Loomis, Heman  
Merritt, Willis  
Meyer, Charles  
Miller, Chas. R.

Sinclair, A. J.  
Thompson, Wm. B.  
Vanderburg, L.  
Wagener, Louis  
Wilcox, James S.

**ALBION.**

Bull, Isaac  
Crittenden, H. W.  
Davis, O. L.  
Dearing, H. M.  
Eslow, J. C.  
Irwin, S. V. & Son

Maher, S. H.  
Miller, I. N.  
Rice, Ed.  
Robertson, Eugene P.

**ALLEGAN.**

Marsh, H. F., Jr.  
Pond, S. D.  
Warner, W. W.  
Stanley, H. E.

**ALPENA.**

Barlow, F. N. & Co.

Luce, B. F. & Son  
Seage & Kelly

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Brennan, M. H.  
Frueauff, E. K.  
Hamilton, A. W.  
King, Zina P.  
Knight, Earle  
Mack, C.  
McMahon, Jas.  
Mathews, O. L.  
Millen, C. H.

**ANN ARBOR.***Continued.*

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Sessions, J. Q. A.  
Tremain, W.  
Wheeldon, W. W.

**BATTLE CREEK.**

Bartlett, C. E.  
Hubbard, H. H.  
Lyman, C. E.  
Peavey, C. C.  
Simons, D. C.  
Winslow, H. C.

**BAY CITY.**

Allen, Geo. A.  
Cottrell, C. B.  
Drake, John  
Frank, E.  
Knaggs, Clark & Plum  
Pratt, Robert S.  
Shannon, D. & Brother  
Stewart, A. L.  
Wands, F. L.

**COLDWATER.**

Chandler, Albert F.  
Etheridge, Judson P.  
Palmer, Lilburn P.  
Parkhurst, John G.  
Trueadell & Starr

**DETROIT.**

Bierce, Nicholas A.  
Brown Brothers & Co.  
Brown, Frank E.  
Bradley, A. E.  
Burton, Jas. C.  
Clark, Jas. J., Secy. Detroit  
F. & M. Ins. Co., 90 Gris-  
wold street

Clark & Broadhead  
Clark, Lorenzo N.  
Chandler, Geo. W.  
Davenport, Frank O.  
Duvernois, F. W. & Son  
Early, Frank A.  
Early Michael  
Empey, Henry  
Erwin, John G.  
Fuller, S. L.  
Garnsey, Jas. H.  
Guenther Bros.  
Harbaugh, D. F.  
Hart, Isaac  
Haskell, Horatio  
Hawthorne, J. R.  
Hebbard, C. B.  
Hodges Brothers  
Jones, James A.  
Jones, J. M.  
Kopp, Firmin  
Kreckie, Florens  
Lindsay, A. G.  
Lokie, John

Merrell & Ferguson, Gen-  
eral Agents Mutual Life  
Ins. Co. of New York

Moore, Chas. W.  
Munson, H. C.  
Peltier & Belanger  
Percival, F. C.  
Preston, E. C., Secy.  
Ralph, P. J. & Son  
Saenger, Alex. A.  
Smalley, B. D.  
Stoll, Julius  
Thomson, J. C., General  
Agent Mass. Mut. Life,  
73 Griswold street  
Thompson, J. W.  
Vernor Bros.  
Worcester, Ira  
Ward, Eber  
Watkins, G. A.  
Wuensch, Henry  
Wyatt, Simeon

**DOWAGIAC.**

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Lyle, Daniel  
Lee, C. T.  
Reshore, F. H.  
Tryon, Jno. F.

Wooster, John

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Anneke, Fred'k  
Ferguson, Alex. & Son  
Fey, Conrad  
McBain, Wm.  
Moffit, W. J.  
Penny, Aaron K.  
Schapp, Augustus  
Stringham, Joseph, Jr.  
Tuthill, Joshua

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Dutton, A. C.  
Osborn, A.  
Reynolds, T. L.  
Stirling, W. F.  
Wood & Maynard

**FLINT.**

Algoe, John  
Bishop, John M.  
Card, B. F. S.  
Chase, Z.  
Denham, G. L.  
Emery, Alex.  
Judd, F. W.  
McAlester & Youngs  
O'Sullivan, Jas.  
Palmer & Atherton  
Pierce, N. W.  
Thomson, E. H.  
Townsend, J. H.  
Van Vliet, J. & Son  
Warner, Lake  
Woodworth, A. A.

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Sandford, Geo. D.  
Stewart & Stephenson

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Calkins, Chas. W.  
Crosby, J. S. & Co.  
Grinnell, Henry  
Hilton, R. & Son  
Holden & Aspinwall  
Hunt & Davis  
Innis, Wm. P. & Son  
Lathrop, Freeman  
Loomis, R. B.  
Marshall, Wm.  
Naysmith Bros.  
Provin, L. S.  
Shinkman, E. J.  
Shinkman, W. S.  
Sinclair Bros.  
Tuttle Bros.  
Watkins, Chas. W.

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Crane, W. M. & Son  
Jones, E. H.  
Kemp, O. C. & Co.

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Barlow, F. H.  
Bauer, C. H.  
Colgrove, P. T.  
Cressy, Irving L.  
Goodyear, Geo. E.  
Knappen, C. M.  
Riker, M. W.  
Russell, Lucius  
Striker, Daniel  
Swezey, Jas. A.  
Van Arman, C. H.  
Welton & Crook

**HOUGHTON.**

Chandler & Grant  
Douglass, F. A.  
Goodell, R. R.  
Robinson & Wright  
Slockett, John  
Van Orden, M.

**IONIA.**

Hutchings, John B.  
Reynolds & Holmes  
Wardle, Clarence B.

**ISHPEMING.**

Bacon, D. H.  
Hayden, Chas.  
Oil, J. N.  
Sackrider, F. M.  
Wadsworth, D. F.  
Young, H. O.

**JACKSON.**

Brown, W. R.  
Campbell, W. M.  
Ferguson, D. A.  
Ford, G. W.  
Gibson, Wm. T.  
Gould, A. J.  
Groom, Owen  
Hall, N. B. & Son  
Heaford, Henry H.  
Hough, Edward A.  
Kennedy, G. W.  
Livermore, R.  
Lowell, J. C.  
McDevitt, John  
Musliner, S.  
Webb, W. B.

**KALAMAZOO.**

Booth, C. H.  
Boylan & Breese  
Bowen, Charles W.  
Coleman, O. F.  
Cornell, H. F. & Co.  
Deyoe, E. W.  
Faxton & Bastwick  
Kimball, E. P.  
Winans, Geo. H.

**LANSING.**

Allen, J. M.  
Clark, R. A.  
Cooper, G. C.  
Gillam, Glen  
Jones & Porter  
Kelley, E. O.  
Merrifield, E. R.  
Miller & Davis  
Mott & Walker  
Tenney, J. E.  
Wright, S. W.

**LAPEER.**

Abbott, John  
Birdsall, H. A.  
Daley, W. F.  
Holland, D. E.  
Hovey, C. L.  
Perkins, B. F.  
Taylor, P.

**LUDINGTON.**

Blodgett,  
Danaher, M. B.  
Ellsworth & Graves  
McCollum, I. H.  
McMahon, Geo. P.

**MANISTEE.**

Barnes & Co.  
Bemiss, D.  
Douville, E. E.  
Giesman, G. R.  
Haines, H. O.  
Kies & Ward  
Ramadell, J. N.

**MARQUETTE.**

Adams, S.  
Billings, S. M.  
Cole, Addison  
Hayes & Volk  
Manhard, M. R.  
Murphy, D. E.  
White, Peter  
Wilkinson, J. M.

**MARSHALL.**

Beach, D. S.  
Canney, G. B.  
Cunningham, D.  
Gill, Chas. E.  
Hewett, E.  
Reuse, Desire  
Vernor, J. T.

Wright, Geo. S.

**MENOMINEE.**

Brown & Flower  
Fleahiem, Joseph  
Sawyer & Waite

**MONROE..**

Dausard, B. & Son  
Humphrey & Adams  
Hurd, George R.  
Itchner, George  
Jaminet, J. P.  
Kirchgesner, Chas.  
Little, George  
McCormick, D.  
Morris, Chas. G.  
Noble, H. Shaw  
Walker, H. A.  
Wing, T. F.

**MUSKEGON.**

Haines & Chamberlain  
Lange, Max  
Smith, Wm. A.  
Stevens, S. H.  
Tillotson & Wood

**NILES.**

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Chapin, H. A. & Son  
Cooper, Zimri  
Hinderia, Charles  
Howlett, J. P.  
Kellogg, H. F.  
Timmmons, Geo. W.  
Wilkinson, L. F.

**PONTIAC.**

Albertson, Wm.  
Burr, F. J.  
Dresser, John  
Gaylord, J. C.  
Herricks, L. & J.  
Hubbell, Daniel  
Mathews, A. S.  
Pittman, C. B.  
Warner, H.

**PORT HURON.**

Spaulding, E. G. & Co.  
Atkins, Lewis  
Fraser & Fish  
Kane, Jno. M.  
Mitchell & Wellman  
Noble & Welton  
Phillips, P.  
Youngs, Marcus

**READING.**

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Mallory, Matt. G.  
Rhodes, J. P.  
St. John, Chas. E.

**SAGINAW CITY.**

Gaylord, Babcock & Fowler  
Khum, Richard  
Stark & Geer  
Wellington, Fred.  
Wood & Joslin

**ST. JOSEPH.**

Barnes, Wm.  
Brown, Hiram  
Donaldson & Springstone  
Jordan, Orville O.  
Kent, A. D.

**THREE RIVERS.**

Bateman, D. M.  
Barnard, W. E.  
Case, R. E.  
Cowling, John  
Griffiths, John  
Pealer, Wm. O.  
Titus, A. C.  
Wing, H. A.

**TRAVERSE CITY.**

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Price, Francis S.  
Steele & Titus  
Steward, H. E.

**WEST BAY CITY.**

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**YPSILANTI.**  
Allen, Edward P.

Bogardus, F. P.  
Babbitt, J. Willard  
Brinkerhoff, H. H.  
Foote, George S.  
Fox, John H.

Greene, Daniel B.  
Griffin, Darwin C.  
Hickley, Franklin  
Jenness, John S.  
Joslin, Frank

Shutts, M. S.  
Spencer, C.  
Stephenson, Howard  
Thompson, N. M.  
Whitman, Chas. R.

**MINNESOTA.**

**ALBERT LEA.**

Armstrong, Thos. H.  
Brown, H. D. & Co.  
Gulbrandsen, G.  
Hankness, H. O.  
Palmer & McAdam.  
Peck, A.  
Peterson, August  
Ramsey, W. B.  
Town, Ira A.

**ANOKA.**

Bugbee, D. L.  
Pratt & Cutter.  
Shaw, L.  
Strong, G. A.  
Thornton, H.

**AUSTIN.**

Allen, Ormanzo  
Baird, Lyman D.  
Campbell, E. R.  
French, Lafayette  
Greenman, J. M.  
Haley, Peter  
Phillips & La Bar.  
Wheeler, Rush B.

**DULUTH.**

Borthwick, Geo. A. & Co.  
Grav-a, C. N. & Co.  
Kimberly, George W.  
Mendenhall & Haines  
Seip, Albert N.

**FARIBAULT.**

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Berry, F. A.  
Cordin, Thos. J.  
Jewett, Stephen  
Lowell, C. L.  
Weinmann, Jos.  
Weston, G. A.

**HASTINGS.**

Barbara, George  
Cobb, L. A.  
Dean, Eugene  
DeKay, W. H.  
Budley, Paul  
Fitch, Edward  
Follett, L. S.  
Hovess, B. C.  
Pringle, Wm. DeW.  
Thorne, Jno. L.  
Weber, Jno.

**MANKATO.**

Bromley & Hughes  
Christensen & Chapman  
Hall, John N.  
Hoew, J. Wm.  
Linder, L. A.  
Mead, Geo. W.  
Owens, Geo.  
Pope, E. M.  
Rose, R. H. & P. L.  
Smith, H.  
Wagner, Daniel

**MINNEAPOLIS.**

Ames, E. B.  
Ankeny, J. J.  
Blocken, E. F. L.  
Chesney, Wm.  
Corner, E. S. & Co.  
Cummings, R. W.  
Christian & Lockwood  
Dolliver, W. A.  
Elchhorn, E.  
Gale & Co.  
Ireys, V. S.  
McMillan, P. D.  
Paine, Fred'k.  
Schultz & Milliken  
Seeley, I. C.  
Stone & Hulbert  
Thompson, N. R. & Co.  
Worthington, A. W.

**NEW ULM.**

Constans, H. B.  
Gommel, Fred.  
Peterson, T. D.  
Pfender, Wm.

**OWATONNA.**

Bennett, L. L.  
Cogswell & Richter  
Cook, B. S.  
Crandall, W. H.  
Fisk, Oscar  
Fredenburg, M. A.  
Franklin, T. J.  
Guttersen, A. C.  
Johnson, R. H.  
Kinyon, W. R.  
Kinyon, George R.  
Kinyon, C. J.  
Lord, Lewis  
Maloney, E.  
Newsalt, J.

Schmidt, Herman  
Smith, W. H.  
Wheelock & Sperry

**RED WING.**

Anderson, O. D.  
Bass, J. W.  
Benham, A.  
Bush, F.  
Druse, E. H.  
Hoard, E. H.  
Mecham, A. J.  
Werner, N. O.  
Williston & Joss

**ROCHESTER.**

Andrews, F. W.  
Baldwin & Crandall  
Bliss Bros.  
Daniels, M. J.  
Edgar, John  
Morris, J. C.  
Morris, S. W.  
Pamperin, F. & Co.  
Sackett, A. S.  
Smith & Denton  
Stevenson, D.

**ST. CLOUD.**

Bennett, J. R., Jr.  
Brick, Peter  
Evans, L. A.  
Macdonald, C. F.  
Searle, D. B.  
Street, W. F.  
Tolman, F.  
West, J. E.

**ST. PAUL.**

Biegler, C. H.  
Biegler & Schutte  
Brown, Myron  
Corning, E.  
Eaton, S. S.  
Gilman, E. A.  
Green, J. C.  
Hart, H. M.  
Hauser, Louis E.  
Hendricks, Wm.  
Hughson & Hemenway,  
Fire Insurance Agents,  
No. 28 E. Third street  
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Marvin Bros.  
Miller, M. D. & Co.  
Moss & Williams  
Nash, G. A.  
Sabin, Jno. A.  
Samson, G. W.  
Seeley, E.  
Siebold & Haas.  
Stout, J. C. & Co.  
Watson & Rice, General  
Insurance Agents, 324  
Jackson street  
Weed & Lawrence

**ST. PETER.**

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Donahower, J. C.  
Gresham, W. G.  
Montgomery, Thos.  
Moore, E. R.  
Sackett, J. B.  
Schimmel, Wm.

**SAUK RAPIDS.**

Fletcher, Wm. H.  
Knowlton, B. K.  
Wood, J. Q. A.

**STILLWATER.**

Armstrong, D. W.  
Cannon, H. W.  
Cover David  
Duel, Julius  
Jack, C. B.  
Joy, Frank E.  
Lehmicke, Rudolph  
Murdock & Comfort  
O'Gorman, James  
Whiting, W. C.

**WINONA.**

Dietrick, Jacob  
Dixon, A. C.  
Drew, Wm. S.  
Guthner, Frank J.  
Hubbell, H. P.  
Pierce, C. A.  
Prentiss, J. E.  
Rising, F. W.  
Smith, H. G.  
Steisborn, Louis  
Wright, Thomas

**MISSISSIPPI.**

**ABERDEEN.**

Gattman, Myer  
Wicks & Eckford

**COLUMBUS.**

Hale, W. C.  
Lee, A. C.  
Long, Jno. R.  
Tucker, L. M. & Co.

**CORINTH.**

Manston, R. V.

**CANTON.**

Yeargain, Jno. L.

**DURANT.**

Hays, James

**GRENADE.**

Lake, Bro.  
Suider & Lake

**GREENVILLE.**

Fislay, Jno. P.  
Ferguson, S. W.  
Morris Bros.

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Craft, A.  
Mosby, L. B.

**JACKSON.**

Barrows, D. N.  
Beaty, J. W.  
Buck, Jno. T.

**MERIDIAN.**

Lillie, Mrs. V. L.  
Lloyd, J. C.  
Street, H. M.

**NATCHEZ.**

DeLap, E. G. & Co.  
Metcalf, O.  
Rawie, John

**OKOLONO.**

Babbitt, A.  
Williams, T. W.

**PORT GIBSON.**

Drake, E. S.

Fulkerson, W. B.  
McGinnis, G. W.

**VICKSBURG.**

Chamberlin, W. M.  
Klein & Fairchild

**WEST POINT.**

Collins,  
Stockard & Grimes  
Turbeville & Hibber

**YAZOO CITY.**

Doherty, P. M.  
Gardner, A. F.

**MISSOURI.**

**BOONVILLE.**

Achle, C. F.  
Chilton, Ed. W.  
Hassell, C. W.  
Hutchason, W. R.

Stephens, W. S. & Bro.  
Whitlow, R. W.  
Wilkins, J. J.

**CANTON.**

Barritt, J. W.

Cherry, John  
Chinn, H. C.  
Downing, W. G.  
James, John M.  
Lillard, Thomas  
Morris, Robert S.

**CAPE GIRARDEAU.**

Albert, L. J.  
Albert, S.  
Betten, C. F.  
Hope, D. C.



**CAPE GIRARDEAU.**

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Ivers, John  
Von Clodt, Aug.  
Wichterich, N.**CARTHAGE.**Bowers & Myers  
Chase & Young  
Vogle, A. B.**CHILLICOTHE.**Berry, B. F.  
Edgerton, D. W. C.  
Moss, John T.  
Ollis & Burnham  
Shook, Samuel  
Trent, F. W.  
Trent, John A.**CLINTON.**Collins, T. W.  
Davis, Frank  
Read, A. P.  
Snyder, Ernest  
Williams, J. H.**COLUMBIA.**Babb & Hall  
Dorsey, J. S.  
Horner, J. P.  
Lonsdale, Henry B.  
Pratt, W. S.**FULTON.**Bauer, C. H.  
Dedman, S. L.  
Lawther, S. D.  
Moore, John A.  
Oliver, R. B. T.  
Poston, F. S.  
Stewart, T. S.  
Tuttle, W. W.**GALLATIN.**Ballinger, Adams  
Brundidge, J. H.  
Clingan, Frank E.  
Dudley, Boyd**HAMILTON.**Dilley, B. M.  
Houson & Spratt  
Markham, H. W.  
Young & Love**HANNIBAL.**Boswell & Claytons  
Gannaway, Wm. R.  
Gatta, Thos. F. & Co.  
Holmes, J. T.  
Theis, Adam**INDEPENDENCE.**Beatty, A. H. C.  
Bryant, O. P. W.  
Clay, A. M.  
Gates, George  
Hinters, J. F.  
Kerr, S. N.  
McCoy, Wm.  
Paxton, J. G.  
Ses & Vernon  
Shelley & Shaw**JEFFERSON CITY.**Buroh, Oscar G.  
Cox, S. W.  
Davison & Lambert  
Roer, Francis**JOPLIN.**Calvin & Webster  
Pribbenow, Dumars & Co.**KANSAS CITY.**Augell, O. T.  
Baird, F. J. & W. G.  
Benas, M.  
Henson, F. H.  
Brown, John H.  
Ellison & Bromley  
Fetter, W. J.  
Franklin, L. F.  
Ford & Ferguson  
Hochstetter, Chas. E.  
Kinney, S. H.  
Kumpf, H. C. & Son  
McGibbins, S. S.  
Merriam, H. & Son  
Morse, G. N.  
Potter, Eli  
Reiger & Fitzpatrick  
Ross, S. & E. H.  
Roth, R. & Co.  
Webster & Hunter  
Williamson, Wm.  
Wilson, R. T.  
Winner & Goddard**LEXINGTON.**Gruber, C.  
Krause, H.  
Taylor & Leseneur  
Wallace, Thomas B.  
Wilson, Jo. A. & Bro.  
Wimor, E. & Son**MACON CITY.**Payson & Wilson  
Steele & Hess  
Steen & London  
Woodbridge, L. P.**MARSHALL.**Boatright, Thomas  
Bryant, John W.  
Vandyke & Raney**MARYVILLE.**Carr, J. W.  
Frank, W. C.  
Hancock, J. F.  
Herbert, W. H.  
Hyslop & Rowley  
Kildou, J. B.  
Robinson, H. E.  
Snyder, Fred. D.  
Tite, M. L.  
Whitehead C. D.**MEXICO.**Baker, C. W.  
Bickley, S. W.  
Clark, J. M.  
Guerard, B. E.  
Haydon & Gregg  
Hood & Hayden  
Lakeman & Barnes  
La Rue, R. J.  
Shea & Smith  
Woodward, W. H. & Son**PALMYRA.**Boulware, John W.  
Ganze, P. H.  
Hawkins, T. W.  
Pollman, Aug.  
Smith, F. W.  
Sprague, A. D.  
Winchell, H. H.**PLEASANT HILL.**Cordell, H.  
Mahan, P.  
Young & Mahan**RICHMOND.**

Black, J. W.

Carner, C. T. & Son  
Conrow & Demaster  
Katsb, R. E.  
Garner, C. T. Jr.  
Lavelock, T. N.  
Quirk, John T.  
Stone, George A.**ST. JOSEPH.**Buckingham, H. G.  
Calkins, R. R.  
Colt & Evans  
Ernst & Lancaster  
Fueling, Carl  
Hull & Co.  
Kirkpatrick, A.  
Lewis, J. H.  
Schneider, Ulrich  
Sherwood, Willis M.  
Tyler & Brooks  
Williams, Jeff  
Williams, John  
Whee, F. V., General Insurance, Special Agent and Adjuster, 415 Francis St.**ST. LOUIS.**Allen, B. F.  
Barry, Benj.  
Bartlett & Miller  
Bascome & Munson  
Bennett, J. B.  
Bentley, W. G. & Co., General Agents Fidelity and Casualty, 417 Locust street  
Bierman & Haines  
Block, Frank, General Ag't New York Life Insurance Co., for St. Louis, 427 Pin street.  
Blossom, H. M. & Co., Fire and Marine Insurance, 312 Chestnut street  
Bollin, Adolph  
Brawner, Wm. A., Manager Mutual Reserve Fund Life Association, 718 Pine street  
Bull, W.  
Capen, Geo. D.  
Carpenter, A. A.  
Carroll, H. C., Insurance, 303 Olive street  
Carroll & Powell, Insurance Agents  
Case, Charles L., Fire and Marine Insurance Agent, Chamber of Commerce Building  
Cheever, J. D.  
Collins, M.  
Condrey, J. N.  
Cowan, J. E.  
Darrow, J. H.  
Davis, W. B.  
DeLafield & Snow.  
Eams, C. B.  
Finney, J. D.  
Gardner, C. C.  
Hall Bros.  
Hammacher, D. G.  
Henley, Thos. J.  
Hill, W. L.  
Hirschberg, F. D.  
Hoff, Boock  
Holland & Pratt, Fire Insurance, 323 Olive street  
Hornsby, D. C.  
Hough, H. W.  
Jameson, Leon  
Kehrmann, S.  
Kimball, Benj., Fire Insurance, 208 Olive streetKimball, Thos. D.  
King, L. L. & Moses  
Koch, Roeslein & Robyn  
Leder, Henry  
Lemeke, M. W., General Insurance Agent, 219 Olive streetLowe, S. E.  
Manning, G. W.  
Markham, W. H.  
McPike, H. G.  
Mesaick, O. H.  
Myers, J. C.  
Newcomb, C. M.  
Nial, J. C.  
Nisbet & Taylor  
Noyes, W. A.  
Peugnet, Ernest  
Poindexter, A.  
Potter, Eli  
Raacke, F.  
Robinson, Archie  
Rose & Hemmenway  
Rutledge, W. D.  
Schmitt, Henry  
Sherman, Henry  
Slaughter, J. B.  
Snow, I. B.  
Symonds, E. K., Insurance, 650 Chestnut street  
Taylor, T. M.  
Taylor & Kalb, Insurance Agents, 321 North 3d St.  
Thaw, C.  
Thomas, E. J.  
Thompson, C. L.  
Triplett, John R., General Insurance Agent, 118 N. 3d street  
Veitch, I. M.  
Warner, E. S. & Co., Real Estate & Insurance, 205 North 8th street  
Werth & Newman.  
White, R. J. T.  
Zulzer, Edw.**SEDALIA.**Espensheid, A. P.  
Gentry, Carpenter & Rider  
Greer, A. G. & Son.  
Hoffman, F. E.  
Ilgrufrits, Wm. D.  
Ingram & Woodfin  
Knapp, H. N.  
Lampton, M. M.  
Looney, J. H.  
Richardson, Chas.  
Robinson, Harry  
Ross, Wm. H.  
Stafford, P. G.**SPRINGFIELD.**Abbott & Wooley  
Atwood, Hubble & Dow  
Hubbard, J. T. & Co.  
Newton & Leavitt**TRENTON.**Bingham, Melvin  
Colleso & Low  
Fowler, W. T.  
Graham, D. T.  
Harris, C. D.  
Hasler, T. B.  
Lowen, Frank  
McGrath, W. H.  
Winters, G. L.  
Witler, W. W.**WASHINGTON.**Foss, J. C. S.  
Foss & Kahmann  
Wattenberg & Hagebusch  
Wehrmann, L.**MONTANA TERRITORY.****BUTTE CITY.**

Ashby &amp; Smith

Mantle & Marsh  
McAvoy, T. F.  
Patten, F. E. W.**HELENA.**Adelena, Henry  
Ashley, S. C.Cuthbert & Atkinson  
Lockey, Richard  
Porter & Foote

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Dudgeon, J. A.  
Roberts, C. B.  
Ruble, F. M.  
Wright, A. Y.

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Hill, W. D.  
McConnell, J. N.  
Schell & Beachley

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Becher, Gus. G. & Co.  
Emiston, J. M.

## FREMONT.

Barnard & Love  
Dorsey & Toncray  
Keskow, G. C. & Co.  
Marr, Chas. D.  
Quirk, Thos. F.  
Reynolds, G. W. D. & Co.

## GRAND ISLAND.

Abbott, O. A.  
Caldwell, Geo. H.  
Clifford, H. E.

Darr, Geo. B.  
Harrison & Rief.  
Kernohon, J. P.  
Tompson Bros  
White, Jay E.  
Wooley, J. H.

## HASTINGS.

Boston, A. F.  
Cramer & Bostwick  
Fisher, C. M.  
Royce, L. A.  
Vineyard, N. B.  
Wemple, J. J.

## KEARNEY.

Andrews, H. C.  
Calkins, E. C.  
Clarke, A. B.  
Colwell, F. N.  
Cunningham, E. M.  
Irvin, Louis S.  
Keens, F. G.  
St. Johns, Sylvester S.  
Watson, E. B.  
Whittir, J. J.  
Whitteaker, G. W.

## LINCOLN.

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Burnham & Young  
Door, John P. & Co.  
Gerner, Henry  
Hardenberg & Rood  
Hassack, H. L. & Co.  
Hohman, Harry  
Kennard, T. P. & Son  
Lansing, J. F.  
Marshall & Parrott  
Sheldon, Frank L.

## MADISON.

Campbell, S. O.  
Kelley, H. D.  
Stuart, Jas.  
Tyrrel, A. C.

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Dillon, Wm. E.  
Harding, N. S.  
Hayden, D. T.  
Metcalf, J.  
Moorehouse, S. H.  
Sweet, Jas.  
Wodehouse, H. R.  
Williams, Thos.

## OMAHA.

Allen, W. M. F.

Coffman, C.  
Comstock, M. H.  
Contant, C. K.  
Hartman & Sturgis  
Howell & Son, S. J.  
Hunter, J. R.  
Lauton, W. H.  
Murphy & Loult  
Neiss, Aug.  
Pratt & Perry  
Taylor, C. T.

## PLATTSMOUTH.

Bennett, L. D.  
Hartigan, Mike A.  
Palmer, H. E.  
Wheeler, D. H. & Co.  
White, F. E.  
Wise, W. S.

## ST. PAUL.

Fairbanks, J. R.  
Jackson & Anderson  
Leroy, N. G.  
Love, Lee  
Nunn, Henry  
Paul, N. J.  
Wallace, T. R.

## NEVADA.

## CARSON CITY.

Clark, Willis  
Fraser, James  
Hill, Geo. B.

Kersey & Terington

## EUREKA.

Andre, A. A.

Haskill, A. D.

Levy, Ben.  
Paxton & Co.  
Sadler, R. & Co.

## VIRGINIA CITY.

Brumsey, J. A.  
Edwards, A. L.

## NEW HAMPSHIRE.

## CLERMONT.

Adams, C. H.  
Eastman, C. O.  
Osgood, H. S. & R. C.

## CONCORD.

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Hill, Isaac A.  
Howard, D. E.  
Jackman, L. & Co.  
Jackson, C. E.  
Morrill & Danfort  
Rollins, Frank W.  
Smith, ———  
Staniels, Allison & Co.  
Stone, W. A.

## DOVER.

Benn, George W.  
Cushman, William W.  
Freeman, Franklin  
Prescott, George B.  
Redfield, Henry A.

Tufts, Charles A.  
Wendell, Daniel H.

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Belknap, William H.  
Moulton, William P.  
Wiggin, George W.

## GREAT FALLS.

Crawford & Tolles  
Knapp, W. D.  
Leighton, E. A.

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Aldrich, G. H. & Son  
Healey, D. K.  
Litchfield, G. A.  
Tilden, George

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Chapman, J. M.  
Clough, Lucien B.  
Dillon, John J.  
Edgerly, Clarence M.

Edgerly, Martin V. B.  
Everett, William G.  
Foote, James L.  
French, George A.  
French, John C.  
Gilmore, George C.  
Kidder, Albert  
Lane, Adoniram J.  
Lane, John G.  
Lane, Thomas W.  
Richardson, Edwin P.  
Sanborn, Gustavus M.  
Simmons, Albion R.  
Weeks, George W.  
Woodbury, Sumner W.

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Kidder & Whitney  
Knight, C. E.  
Wadleigh, G.

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Buxton, M. R.  
Copp, E. J.  
Gilman, V. C.  
Hepkins, John M.  
Kimball, J. S.  
McKean & Andrews  
Meloan, C. L.  
Ramsdul, G. A.  
Richardson, Caleb  
Taylor, Moses D.

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DeRochement, F. W. & Son  
Dodge, Samuel  
Gignoux, C. M.  
Hazlett, Charles A.  
Howard, A. F.  
Merse & Ilsley  
Sise, John

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Mathes, E. J.  
Parohley, A. S.

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Conover, Enoch S.  
Gardner & Shinn  
Garret, Thos. C.  
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Fire Ins. Assn., of London  
(Limited)  
Rutherford, William

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Murphy, James  
Seymour, George E.

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Fithian, Joel

Husted, Seth  
Logue, W. A.  
Neff, Henry  
Powell, Benjamin T.  
Reeves, James J.  
Woodruff, Alphonso

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Haines, H. S.  
Prickett, H. S.  
Sloan, Charles M.  
Taylor, Joshua  
Woolman, Franklin

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Condit, D. H. & Co.  
Humphreys, L. B.

McDonald, Samuel  
Miller, Crawford, Agent  
Fire Ins. Assn., of London  
(Limited) Middle Dept.  
Miller, R. R.  
Risley, D. Somers  
Stevens, James H.

## CAPE MAY.

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Fire Ins. Assn., of London  
(Limited), Middle Dept.  
Richardson, F. L.

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Crane, J. W.  
Meeker, W. H.

Noyes, C. W.  
Ryan, P. J.  
Stratemeyer, Henry J., Jr.,  
Welch, R.  
Wetmore, H. B.  
Wolfskeil, D.

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Emery, Willard

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Banta, J. H.  
Van Horn, J. C.  
Wheeler, G. W.

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Van Deven, Clarence T.

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Benson, J. & Son  
Budenbender & Moller  
Clinton, Charles  
Crevier, John  
Harper, W. H.  
Hauser, G.  
Hersee, W.  
Ruh, Charles  
Stein, L. M.  
Tissot, C. A.

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Greene, H. A.  
Hollins, F. C. & Co.  
McBirney, Samuel  
Muller, John E.  
Speugeman, F. H.  
Stevens, Frank  
Thurston, C. B.  
Van Houton, Edwin  
Van Syckle, J. R.  
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Woodward, Sherwood &  
Co., Insurance Agents, 17  
Montgomery street

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Dilts, R. H.  
Everitt, W. H.  
Horn, John H.  
Holcombe, Alexander  
Lake, C.  
Lyman, W.  
Roberts, Charles  
Schulhaus, Charles  
Sergeant, L. H.  
Skillman, Charles A.  
Smith, Joseph & Co.

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Ogden, George B.

Whitaker, Thos., Agent,  
Fire Insurance Association  
of London (Limited) Mid-  
dle Department  
Wilson, James L.

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Bonsall, James M.  
Drake, J. A.  
Hull, H. T. & Co., Gen-  
eral Insurance Agency  
Johnson, J. Henry  
Rosa, E. & G. H. & Breese  
Searing, J. Walter  
Turnbull, Frank

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Darling, James G.  
Dunham, H. B. & Son  
Freeman, Horace  
Griffith, T. W.  
Horn, Theo. Insurance Agt  
781 Broad street  
Kuhn, F. & Co.  
King & Bond  
McNaughton, Edward  
Miller, E. N.  
Osborne, R. A.  
Parker, F. M.  
Peckham, I.  
Plume, A. Gifford  
Plume, George C.  
Plume, Wm. F.  
Raymond, Geo. B.  
Root, R. H.  
Ryerson, W. F.  
Scott, A. L.  
Sommers, G. F.  
Smyth, J. Wilson  
Van Rensselaer, S. V. C.,  
Ward & Felder  
Wickham, Ross M.  
Williams, Silas S.  
Wood, D. S.

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Dunham, L. R.

Hardenburgh, C. L.  
Hardenburgh & Rutzen  
Kibbe, O. A.  
Kirkpatrick, J. B.  
Martin, J. L.  
Mayo, A. W.  
Munsell, O. J.  
Ogilby, A. G.  
Way, A. M. & Son

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Ayres, Thomas O.  
Kazenmeyer, Henry  
Kingsley, Philip  
Scheiman, Frank X.  
Smith, S. T. & C. A.  
Smith, Walter E.

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Norton, James A.  
Outwater, Richard  
Pudney, John B.  
Rust, George P.

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Boice, Ferris J.  
Borden, R. W.  
Ekins, R. M.  
Farrar, Sidney  
Garrison, H. J.  
Haldane, A. P.  
Holt, Thomas  
Hudson, H. C.  
Hurley, John R.  
Kusinger, Louis  
McGregor, S. A.  
Morrissee, James A.  
O'Neil, Charles A.  
Schuetter, Charles  
Sherwood, Samuel  
Swinburne, Wm. J.  
Van Iderstine & Oatman  
Ward, Luther M.  
Wickham, Ross M.

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Chapman, Joseph E.  
Marsh, Annie B.

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and Adjuster, 1 E. Front  
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Lenard, O. B.  
Mulford, E. C.  
Myers, Joseph M.  
Pope, J. C. & Co.  
Renell, R.  
Thorn, M. M.  
Woodruff, W. A.

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Hayward, E. B.  
Hoff, John D.  
Shotwell, Townsend W.

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Acton & Bro.  
Kelly, Benjamin  
Morrison, George R.  
Wood, Benjamin F.

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Baily, Samuel L. & Son  
Burr, Samuel E., Secretary  
Standard Fire of N. J.,  
Ins. Agent Trenton and  
Bordentown  
Encke & Davis  
Hancock & Co.  
Krumholze & Dehe  
Lindsay, W. M., Fire Insur-  
ance  
Murphy, C. V. C.  
Phillips, B. M.  
Scudder, Henry D.  
Van Camp & Worthington  
Woodruff, E. F.  
Wright, Joseph B. & Son  
Yard, Alexander C.  
Yard, W. S. & Son

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Etheridge, Chas.  
Wheelock, Jesse M.

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Blanchard, Charles  
Browning, C. R.  
Henry, Edward  
Mills, T. B.

Mitchell, G. M.  
Steele & Brown

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Berger, Wm. M.  
Hoyt, Walter V.

Watts, John  
Wunchmann, Paul

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Warren, O. S.

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Ins. Co. of N. A., 35 and  
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Bentley, Charles W., Gen.  
Ins. Agency, No. 18 South  
Pearl street  
Cary, Samuel  
Chester, Andrew J.  
Crosby, J. F. & Son  
Cuyler, George  
Cummerford, John  
Foster, S. L.  
Gifford, D. & Co.  
Glassford & Hubbard  
Glassford, H. A., Manager  
N. Y. State Dept. Manu-  
facturers F. and M. Ins.  
Co., of Boston  
Holmes & Austin  
Hendrick, James  
Ilch, M.  
Knowles, Charles R., Man-  
ager Ins. Co., of N. A.,  
Pennsylvania of Phil., and  
Royal of England

Knowles & Russell  
Kurth, Max  
Lacy, Wm. & Co.  
Leonard, J. & Son  
McHarg, John W.  
McElroy, John E.  
Morgan, Wm.  
Pruyn, F. S.  
Rice, J. H.  
Rose, Rufus & Son  
Safford, E. & Co.  
Townsend, Theo.  
Van Allen & DeWitt  
Van Allen, C. H.  
Van Antwerp, C. H.  
Van Vliet, G. D.  
Ward & Co.  
Welch, Ten Eyck & Lansing  
Welch, J. G., Gen. Agt. N.  
Y., State  
Whitney, S. W.

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Bartley, James  
Bennett, Lyman  
Cody, D.  
Flansburg, A. B.  
Munson & Birch

Stanley, T. S.  
Sweeney & McDuffie  
Van Heusen, H. T.

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Bailey, W. C.  
Brooks, H.  
Clary, J. S.  
Cole, S. M.  
Cooper, D. B.  
Eddy & Barnes  
Heazlit & Storke  
Hoskins, J. H. & Son  
Lawton, A. W.  
Mann, L. C. & Son  
Meaker, Wm. H.  
Page, E. R.  
Thorpe, Wm. B.  
Watson, T. M. & Co.

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Dater, H. C.  
Esmond, M. J.

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Day, W. Harris

Dodgson, Bostwick & Co.  
Fitzgerald, T. F.  
Gage, A. G.  
Hay & Parsons  
Tarbox, Sherwin & Stewart

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Faucett, Henry  
Parker, Z. L.  
Van Camp, D. M.  
Underhill, R. L.  
Waggoner, M. T.  
Ward, B. C.

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Barnum & Wilson  
Boss & Stoppard  
Bowen, John B.  
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Ely, Richard  
Morgan, J. P.  
Morse, Hartwell  
Rich Brothers  
Slosson & Monroe

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Goff, E. S.

Merritt, W. S.  
Hill, E. N.  
Steadman, G. L.  
Winslow, C. M.

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Barker, W. H. & C. S.  
Bell, Arthur  
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Caldwell, W. E.  
Carpenter, B. G.  
Corwin, B. R.  
Curtin, E. C.  
Denton, A. S.  
Dutcher, C. H.  
Eastman, F. M.  
Fowler, Levi  
Hatton & Jacobs  
Lewis, Benj.  
McLaughlin, Chas. A.  
Moody, Leonard  
Mott, W. M.  
Pomeroy, Ralph  
Simonson, J. A. S.  
Talcott, S. L.  
Thorn, A. B.  
Sedgwick & Dalton

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Bloomer, W. M.  
**Campbell, Jas. A.**, General Insurance Agent, 378 Main street  
Cook, F. A.  
Eggert, O. J.  
Ferguson, Jas.  
**Fish & Armstrong**, General Insurance Agents, 56 Main street; will remove to Board of Trade Building when completed.  
Flint & Dorr  
Fortier, Sandrock & Bailey  
Gittere, J. A.  
Greenwood, C. C.  
Hall, N.  
**Kimball & Gibson**, Central Ins. Agency, 220 Main st., Marine Bank Building  
Lewis, W. D.  
McManus, John  
Martin, Alex.  
Michael, J.  
Moody, L.  
Mooney, Jas.  
**Moore, Jerome S.**, General Insurance Agent, 92 Lloyd street  
North & Vedder  
Perkins & Menzies  
Sanford, J. H.  
**Smith & Davis**, Fire and Marine Insurance Agents, 200 Main street  
**Smith & Germain**, General Agents Fire Association of Philadelphia  
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Stringer & Cady  
Sandrock, F.  
Spencer, Elihu  
Timmerman, J.  
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Weidrich, M.  
Woodworth, C. H.  
Worthington & Sill

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Church, E. C.  
Coe, W. W.  
Field, H. M.  
Page, E. R.  
Raines, John  
Wheeler, F. D.

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Hinman, J. W.  
Smith, Seth.  
Stow, De L.

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Carter, Geo. T. & Co.  
Conliss, William  
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Frost, Norman W.  
Lansing & Hastings  
McLean, John  
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Sill, C. D.  
Walker, Wm.  
Williams, F. A.

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Maybury & Maycumber  
Messenger, H. J.  
Nixon, James A.  
Stevenson, Theodore

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Krein, Jas.  
Oberdorf & Edwards  
Perine, F. M.  
Rowe, C. H.  
Shepard, Chas.  
Squires, B. T.  
Sutlin, C.

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Driggs, Fred. M.  
Fox, Wm. A.  
Harris, Charles H.  
Stillman, Otis  
Van Buren, J. H.  
Zimmerman, Wm.

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Terwilleger, W. E.

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Baldwin, Elisha G.  
Beadle & Sturdivant  
Losie, J. M.  
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Robinson, Orrin  
Sly, James M.  
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White, Coles W.

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Mullett, John C.  
Tremaine, Gains M.

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David, Charles H.  
Laycock, E.  
Lovejoy, W. J.  
Nichols, Henry E.  
Streeter, Clarence W.  
Stephens, Melvin F.  
Wheeler, Warner C.

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Burrell, E. J.  
Southworth, Samuel

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Faxen, W. A.  
Ketchum, D. B.  
Little, Meridith B.  
Russell & Cool

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Getman, John L.  
Mills, C. J.  
Smith, E. M.  
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Hollands & Dunning  
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Gifford, Chas.  
Hankes, F. C.  
Holsapple, W. Frank  
Hubbell, C. C.  
McArthur, S. C. & G. P.  
Magoun & Thompson  
Mallesau, C. H.  
Scott & Jenne  
Terry, Chas. C.  
Traver, E. A.

### ILION.

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O'Brien, M. G.

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Gray & Wood  
Hyde, O. P.  
McElheny, T. J.  
McWhorter, T. L.  
Phillips, F. W.  
Post, R. E.  
Schuyler, George W.  
Stoddard, Edward  
St. John, H. A.  
Whiton, John  
Wood, Charles C.

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Callow, George W.  
Crossman, Frank G.  
Dykes, Wm.  
Jones, W. W.  
Remsen, D.  
Seabury, John S.  
Watts, J. T.

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Milspaw, Seth E.  
Smith, Hiram ad  
Todd, Fred P.

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Horton, Eugene  
Keck & Briggs  
Miller, James  
Young, A. M.

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Frederburgh & Hudler  
Hulburt, O. H.  
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Harmon, E. M.  
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Skinner, S. A.  
Smith, J. M.  
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Ferguson, A. W.  
Holt, E. A.  
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Young, C. M.

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Clarke, G. E.  
**Clay, Geo. E.**, Real Estate and Ins. Broker, and Agent of Continental Ins. Co., 5 Jackson avenue  
Green, John

### LYONS

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Buell, Samuel  
Cramer, Geo. H.  
Deuchler, Louis  
Gavitt, W. S.  
Johnson, A. W.  
Kreutzer, Wm.  
Sherman, S. D.  
Van Etten, John W.

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Rikert, F. G.

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Foote, J. I.  
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Brown, Chas. L.  
Camac, Robert  
Crist, Nelson  
Dales, John & Co.  
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Halstead, Charles B.  
Ring, Thos. C.  
Seegar, A. H. F.  
Street, John  
Thompson, A. R.  
Turner, E. L.  
Weed, J. N.  
Wilson, Arthur  
Wilsie, John R. & Son  
**Whelan, Robert N.**, Agent German American Insurance Company of New York

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 Alliger, R. D.  
 Anderson, Chas. W.  
 Anderson & Parmelee  
 Anderson & Stanton, Insurance Brokers, 152 Broadway  
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 Arns, Julius R.  
 Aub, Simon  
 Babcock, Thos. H.  
 Baer, Thos.  
 Barbour & Cockey  
 Barlow & Bancroft, Barlow's Insurance Surveys, 102 Broadway  
 Boddall, E. F. Manager  
 Royal Insurance Company, 41 and 43 Wall street  
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 Bertschmann, Jacob  
 Blagden, Samuel P.  
 Blauvelt, James H.  
 Boughton, Wm. De L., General Insurance Agent, 42 Pine street  
 Bowers, H. E., Guardian Assurance Company, 54 William street  
 Brown, A. W.  
 Brown, Elias E.  
 Brown, J. F.  
 Buchenberger, Hugo C., Associate Manager Hamburg-Bremen Insurance Company, 62 Cedar street  
 Burt, J. M.  
 Campbell, Geo. W., Jr., & Co., Fire and Marine Ins. Brokers, 48 Pine street  
 Catlin & Satterthwaite  
 Clapp, E. E., 149 Broadway, Manager for New York, New Jersey & Pennsylvania of the Fidelity & Casualty Co., Accident Department  
 Clark, E. V.  
 Claussen, J., Manager  
 North German Ins. Co., 202 Broadway  
 Coit, G. M.  
 Collins, John F.  
 Couvreur, Edw.  
 Craft, Elizabeth R.  
 Crist, S. T.  
 Curry, D. F. & Co.  
 Curtis, G. E.  
 Daskam, J. H., Berkshire Life Ins. Co., 271 Broadway  
 Davis, Isaac  
 De Bernales, Albo, Resident Manager United Fire Reassurance Co., 169 & 171 Broadway  
 Despard, H. & C. L.  
 Deyo, P. O.  
 Dietrick, H. H.  
 Dunham, H. B. & Son, Ins. Agents, 161 Broadway  
 Eaton, H. W., Deputy Manager Liverpool and London and Globe Insurance Company, 45, 47 and 49 William street.  
 Edler, G. A.  
 English, Geo. W.  
 Falconer, Wm. H. & Son  
 Feldmann, Hy.  
 Folsom, J. G., S. D. & Co.  
 Folsom, Wm. H.  
 Ford, Chas. H., Supt. Agencies, London and Provincial, 33 Pine street

Frame & Hare, General Insurance Agents, 206 Broadway  
 Frank, Gustav  
 Genin, L. E.  
 Glover, Robert O.  
 Glover & Co., General Insurance Agents, 61 William street  
 Goble, L. Spencer, State Agent Mutual Benefit Life, 137 Broadway  
 Gordon, Robert H.  
 Gordan & Boss  
 Green, John  
 Guermeau & Drake  
 Hagadom & Christie  
 Hale, Henry, General Agent Equitable Life Assurance Society, 120 Broadway  
 Hall, H. H.  
 Harbers, E., Manager  
 Transatlantic Insurance Company, 62 Liberty street  
 Hatton & Jacobs  
 Henshaw, W. W., Assistant Manager Royal Insurance Co., 41 and 43 Wall street  
 Hilery, Benj. F.  
 Hildburgh, Hy.  
 Hoffman, Edw.  
 Honig, Henry & Son (established 1855), Insurance Agents, 145 Broadway  
 Hope, Chas. E.  
 Hoyt, G. W., Ass. Deputy Manager L. & L. & G. Ins. Co., 45, 47 and 49 William street  
 Hyde, Benj., General Agent Phoenix Mutual Life Ins. Co., 153 Broadway  
 Irving, A. D., Manager Phoenix Assurance Co., 67 Wall street  
 Jones, Wm. S. & Co.  
 Jones, Robt. E.  
 Jones & d'Orémiculx  
 Kenny & Ratcliffe, Agents  
 N. E. Mutual Life Insurance Co., 208 Broadway  
 Ketchum, G. B.  
 Kirby, D. L.  
 Knox & Deforest  
 Langford, Chas. F.  
 Leary, Arthur  
 Lindsley, Hanford, General Agent Phoenix Mutual Life Ins. Co., 153 B'way  
 Lockwood, A. N., District Agent, John Hancock Mutual Life Ins. Co., 173 B'way, cor. Cortlandt st.  
 Lockwood, Benoni  
 Lockwood & Rowell  
 Lothrop & Scott, Agency of Lion, of London, Scottish Union and Nat. Ins. Co., and Conn., of Hartford, 170 Broadway  
 Macdonald, A. J.  
 Mandeville, Jos. W.  
 Martin, Frank E.  
 Marvin, C. M., Manager  
 Home Office Agency, U. S. Life Ins. Co., 261 B'way  
 Matthews, G. P.  
 Mathies, W. A., Manager  
 German Dept. Hanover Fire Ins. Co., 165 and 167 Broadway  
 Medcalf, Chas., Manager  
 Produce Exchange Branch  
 London & Lancashire Fire Ins. Co. of Liverpool, 12 Bridge street  
 Menzel, Hugo  
 Meyer, A. P.  
 Miller, Philip S., General Agent Conn. Mutual Life Ins. Co., 1 Wall street  
 Miller & Pratt

Mills, John C., Manager  
 London & Provincial, 33 Pine street  
 Monroe & Mulville, Fire and Marine Ins. Agents, 155 Broadway  
 Morse, Gifford, General Agt. Massachusetts Mutual Life Ins. Co., Springfield, Mass., 243 Broadway  
 Mumford, T. J.  
 Munsell, H. W.  
 Murray, J. P. & E. J.  
 Murray, Robt. I.  
 Newman, John  
 Niles, Chas. P.  
 Odgen & Katzenmayer  
 Onderdonk, Wm. M. & Co.  
 Parker, Frank W., Deputy Manager Metropolitan Department Sun Fire Office, Equitable Building, 78 Cedar street  
 Parsons, S. L. & Son, General Fire Ins. Agents, 163 Broadway  
 Pearson, Jas.  
 Peck, A. A., Manufacturers  
 F. & M. of Boston, Mercantile of Boston, Providence-Washington of Providence, Bryant Building, 53 to 57 Liberty street  
 Peck, C. M.  
 Pell, Alfred  
 Pell, Wallack & Co., Ins. Agents, 55 Liberty street  
 Peters, Eugene S.  
 Pomeroy, Mackay & Coombs  
 Powell & Martin  
 Pulsford, J. E., Resident Manager Liverpool and London and Globe Ins. Co., 45, 47 and 49 William street  
 Quackenbush, A. C.  
 Rae, Geo. B.  
 Rae, Thos.  
 Raymond, Chas. H., Gen. Agt. Mutual Life Ins. Co., of N. Y., 141 Broadway  
 Rhodes, Wm. P., Jr.  
 Robertson, Henry, Manager Lancashire Ins. Co., 40 Pine street  
 Roeder, Charles L.  
 Roehner, G. A.  
 Roome, A. P. M., Insurance Agent, 50 and 52 William street  
 Roosevelt, Nicholas L.  
 Rose, Charles J.  
 Rowel & Hone  
 Sanderson, Jos. H.  
 Satterlee, Bostwick & Martin  
 Satterlee & Smith, Insurance, 48 Pine street  
 Schenck, Wm. K.  
 Schenck, V. R. & Co., General Ins. Brokers, 36 Pine street  
 See, Abm. S. & Lowe, Ins. Agents, 60 Liberty st.  
 Sherman, P. L.  
 Small, Rufus  
 Smith, Chas. & Son  
 Smith, Saml. G.  
 Swan, Authur  
 Tanenbaum, I. & Co.  
 Temple, T. J., General Ins. Agent, 155 Broadway  
 Thayer, H. W.  
 Tillyou, Vincent, Manager  
 Metropolitan Department  
 Sun Fire Office, London, Equitable Building, 78 Cedar street  
 Trinks, Christian  
 Truslow, Wm.  
 Tuller, L. W.  
 Tyson, W. H. H.  
 Vandercook, M.

Weed & Kennedy, Boston Underwriters and General Insurance Agents, 6 Pine street  
 Wellman, Joseph H., Manager Fire Ins. Assoc. of London, 50 & 52 William street  
 White, Chas. E.  
 Whiton, John M., General Ins. Agent, 32 Pine st  
 Williams, T. B., General Agent Equitable Life Assurance Society and Travelers Accident Ins. Co., 120 Broadway  
 Williams, W. N.  
 Wurm, Louis  
 Yereance, James, Manager London & Lancashire Ins. Co., 46 Pine street

## NIAQARA FALLS.

Mackay, W. J.  
 Piper, O. H.  
 Trott, J. P.

## OGDENSBURG.

Bacon & Co.  
 Bickford, A.  
 Chapin, J. Y.  
 Fulton, W.  
 Meriman, C. A.  
 Matheson, A.  
 Shepard, Geo. B.  
 Smith, A. E.

## ONEIDA.

Beal, Joseph  
 Coon, Eugene E.  
 Ferry, Josiah E.  
 Hand, Theo. F., Jr.  
 Hand, Theo. F., Sen.  
 Harp, Simon S.  
 Rockwell, Hiram L.

## OLEAN.

Abrams & Son  
 Johnson, J. F.  
 Mandeville, W. H.

## ONEONTA.

Kenyon, James R.  
 Wood, H. G.

## OSWEGO.

Brown, O. H.  
 Burt, G. N.  
 Chaffee, W. G.  
 Faulkner & Co.  
 Goulding, Loren E.  
 Harmon, D.  
 Harmon, O. J.  
 Lathrop, F. B.  
 Lathrop, J. B.  
 McWhorter, John L.  
 Matterson, H.  
 Mollison & Dowdle, Insurance Agents  
 Morgan, W. L.  
 Penfield, Chester  
 Place, Morris  
 Shepard, O. E.  
 Warren, G. G.

## OWEGO.

Fay, Geo. W.  
 Hoskins, W. L.  
 Leonard, Geo. S.  
 Stebbins, Barry M.  
 Vankleck, John

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Bates, E. D.  
 Crumb, J. W.  
 Free, A. R.  
 Knapp, S. R.  
 Powell, E. M.  
 Smith, J. V. N.  
 Wilson, E. C.

## PENN YAN.

Ayers, Miss H. M. T.  
 Bush & Co.



Harwick, A. C.  
Hobart, M. F.  
Kinne, Silas  
Lapham & Bruce  
Raplee, S. S.

### PLATTSBURGH.

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Halsey, C.  
Hathaway, F. F., & Co.  
Platt, Z. C. & Co.  
Waiworth, H.  
Guilford, W. S. & Co., General Insurance Agents, 58 Margaret street  
Moore, Chas. H., Counselor-at-Law, Manager Northern New York, Real Estate and Insurance Exchange

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Elston, L. E. & Son  
Fisher, J. A.  
McCormick, W. E., General Insurance and Real Estate  
Robinson, E. N.

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Briggs & Underhill  
Corlies, Walter  
Frost & Luckey  
Hull, George D.  
Lansing, R. E.  
Marshall, Joseph H.  
Rosenmaier, Charles  
Sutton, Franklin  
Townsend, John  
Vail & Co.  
Van Kleeck, Geo. M. & Son

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Baker, J. E.  
Barlow, Wm. K.  
Bier, M.  
Brennan, Andrew  
Butler, R.  
Clark, E. P.  
Clark & Paviour  
Duemplemann, L. C.  
Firman & Webb  
Gardner, A.  
Hotchkiss, Frank D.  
Johnston, Jas.  
Levet & Sweet  
McLean & Johnson  
Manning, Wm. & Son  
Miller, J. C.  
Norden, Hy.  
Randall, N. B.  
Raymond & Ashley  
Riebling, A. J.  
Sadden, D. J.  
Sill, E. E.

Sprague & Wollf  
Steitz, G. W.  
Vay, Rudolph  
Ward, L. F. & F. A.  
Williams, J. N.  
Wilson, P. S.  
Zimmer, Fred.

### ROME.

Elmer, L. E.  
Hayden, C. T.  
Kinney, G. W. G.  
Pond, Thos. H.  
Roth, L. & Sons  
Searles, J. H.  
Smith & Putnam

### RONDOUT.

McEntee, G. L.  
Preston, Geo. C. & Co.  
Reiser, Wm. & Bro.  
Stow & Benson

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Carpenter & Sheldon  
Heminway, R. A.  
Pond, W. I.  
Viele, A.  
Wood & Ingham

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Freligh, B. M. & Son  
Merclean, Sam.  
Myer, John M.

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Atwell, D. A. & Son  
Clute, Henry J.  
De Forest, Martin  
Lansing, C. B.  
Schermerhorn & Co.

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Chatham Bros.  
Demalt, Fred.  
Homond & Latham  
Wells, M. P. B.

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Adams, James  
Buckhout, B. B.  
Foshay, Barney  
Howland, J. P. & Co.  
Underhill, A. S.

### SUSPENSION BRIDGE.

Witmer, John M.

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Bogg, Stanley  
Brockway, Chas. T.  
Cooper D. B.

Dopffel, William  
Dubois, Chas. W.  
Fowler & Clough  
Grumbach, Nicholas  
Hanchett, M. W.  
Howell & Kendall  
Mix, James C.  
Morgan, Louis S.  
O'Reilly, John A., General Insurance Agency, 49 E. Genesee street  
Pickard & Jones  
Reed, John  
Sanford, Geo. S., Resident Agent Accident Dept. Fidelity and Casualty Ins. Co., 3 Onondago Co. Savings Bank Bldg, ground floor  
Sawyer, Geo. C.  
Smith, Silas F. & Son, General Insurance  
Stevens & Perry  
Stone & Freeman  
Tallman, J. B.  
True, R. B. & Co.  
Truair & Wyatt  
Turnbull, Thomas  
Visscher, J. B.  
Walpole & Weaver  
Willard, J. L., Special Agent and Adjuster Lancashire Ins. Co.

### TROY.

Alden, Alonzo  
Baker, William V.  
Christie & Boardman  
Cipperly, Cole & Hazelhurst  
Crandell & Bulkley  
Eigabroadt, E. T.  
Geer, Gilbert, Jr.  
Hudson & Crary  
Kelly & Knox  
Kennedy & Buell  
Macdonalds & Van Alstyne  
Neher & Carpenter  
Nichols, Geo. F.  
O'Brien, J. H.  
Ogden, Calder & Co.  
Peck & Hillman, State Agents Conn. Mutual Life Ins. Co.  
Rousseau, W. W.  
Stillman & Son

### UTICA.

Andrews, G. P.  
Bagg, Egbert, Jr.  
Beebe, L. V.  
Carr, Chas. H.  
Clark, B. A.  
Evans, Tal.  
Grannis, C. K.  
Gray, I. J.  
Harter, Wm.  
Harter, W. G.  
Haskell, N. F.  
Henry, C. D.

Hopson, Henry  
Hoyt & Butler  
Hurlburt, Frazier W.  
Klages, F. W.  
Macy, H. C.  
Seward, Alex.  
Symonds, L. T.  
Stewart, V. B.  
Thomson, M. H. & M. G. General Insurance Agents, 193 Genesee street  
Turnbull, J. B. & J. M.  
Williams, Rees G.

### WARSAW.

Bentley, D. C.  
Humphrey, S. H., Jr.  
Otis, Ceylon  
McClure, J. O.  
Whitlock, S. N.

### WATERTOWN.

Baker, Frank L., General Insurance Agent, 3 Arcade  
Baker, John L. & Son  
Beebe & Delano  
Chittenden, T. C.  
Emerson & Morgan  
Fowler, Chas. B.  
Hammond, F. S.  
Munson, Henry S.  
Otis, Howard N.  
Pawling, J. W.  
Phillips, L. F.  
Sherman, Fred.  
Tamblin, J.

### WAVERLY.

Brooks, Chas. C.  
Butts, H. S.  
Drew, Wm. S.  
Fairchild, M. & Co.  
Hallett, Joseph E.  
Lyford, F. E.  
Murray, John R.

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Folaud, John I.  
Hanks, B. & Son  
Russell, Geo. W.  
Scott & Wilson

### WESTFIELD.

Kingsbury, H. C.  
LaDue, Jerome  
Skinner, John A.

### YONKERS.

Bellows & Warren  
Bock, Chas. E.  
Brown, F. P.  
Farrington, S. L.  
Garrison, H. L.  
Newman, H. E.  
Vail & Cobb

## NORTH CAROLINA.

### CHARLOTTE.

Butt, C. N. G.  
Cochrane, R. E.  
Drayton & Co.  
Haughton, Thos. H.  
Hutchison, E. Nye  
Nash, Frederick

### DURHAM.

Mackay, J. J.  
Southgate, J. & Son

### FAYETTEVILLE.

Haigh, J. C.

McNeill, Geo. T.  
Pemberton, J. A.  
Ray, D. A.

### NEWBERNE.

Allen, Geo. & Co.  
Brinson, W. G.  
Long, John S.  
Roberts & Henderson  
Watson & Street

### RALEIGH.

Crow, W. H.  
Devereaux & Mackay

Hay, Thomas T.  
Pescud, P. F. & Son  
Primrose, W. S.  
Smith, W. W.  
Waitt, D. S.

### TARBOROUGH.

Weddell, M.  
Williams, Orrin  
Whitney, T. P.

### WILMINGTON.

Atkinson & Mauning  
Brown, John K.

Gordon, Jno. W. & Bro., Ins. Agts., representing L. & L. & G., Phoenix of London, Niagara, Rochester German, Fire Ass'n. of Phila. Va. F. & M. Marine branch Providence-Washington of R. I. and Union Mutual L. of Me., 111 North Water street  
Northrop & Hodges  
Smith, William L. & Co.  
Willard, M. S., Fire, Marine, Life and Accident Insurance, 212 North Water street

## OHIO.

## AKRON.

Auble, John H.  
Donahue, E. F.  
Doppahtter & Seibold  
Evans, Wm. H.  
Gibbons, Isaac C.  
Heath & Iredell  
Hitchcock, H. P.  
Mathews, H. G.  
Mathews, James  
Mattison & Hawxhurst  
Memmer, John  
Mots Bros.  
Sanford, David G.  
Weber, F.

## ALLIANCE.

Hester, D. G.  
Johnson, J. H.  
Johnson S. & Son

## ASHTABULA.

Blyth, J. Sum.  
Cowdery & Barton  
Fassett, Henry  
Graham, C. E.  
Green & Williams  
Haskell, M. H.  
Sargent, M. P.  
Rickard, B. H.  
Smith & Gillette

## BELLAIRE.

Benson, W. W.  
Cratty, C. C. & Co.  
Cratty, D. B.  
Husbands, F. C.  
Kern, Geo.  
Miller, A. P.

## CANTON.

Alexander, W. L.  
Allen, John C.  
Clark, John F.  
Dart, A. G.  
Laird, Geo. F.  
Lynch, John I.  
Raber, Jno.  
Saxton, Jos. S.  
Smith, Allen W.  
Stoddard, W. D.  
Welch, W. H.

## CHILLICOTHE.

Clark, W. Scott  
Evans & Killits  
Fullerton, Wm. H.  
Gettys & Jack  
Kirsch, M.  
Lansing, R. H.  
Pinto, Henry M.  
Reutinger, Edward L.  
Safford, E. P. & Son  
Schaeffer Jno. P.  
Spetnagle, Theodore

## CINCINNATI.

Adee, Carl  
Bassett, G. P.  
Bauer, Geo.  
Beattie, J. H.  
Bennett, F. C., General  
Agent Aetna Ins. Com-  
pany, 171 Vine street  
Bonfoey, W. E.  
Bonsall, Charles & Son,  
General Insurance Agents  
No. 17 West Third street,  
Brewster, G. W.  
Bruehl, R. A. W. & Son,  
General Agents Home  
Life Ins. Co., 82 West  
Third street  
Casilly, W. B., Agent,  
78 West Third street  
Cloud, F. S.  
Day, J. B.  
De Camp, J. M., General  
Agent Liverpool and  
London and Globe, S.W.  
corner Third and Main  
streets

Dodds, M. G. & Co.  
d'Utassy, Geo. F.  
Farnham, C. A.  
Ford, Collin, General Agent  
Aetna Life Insurance Co.,  
N. W. Cor. Fourth & Race

streets  
Gray, Adam & Co., In-  
surance, 55 West Third  
street

Halstead, W. K.  
Iredell, J. W., Jr., Supt  
Agencies West of Pennsyl-  
vania, Penn. Mutual Life  
Ins. Co., Wiggins Block  
Iretom, E. L., Manager  
Eastern Department, Cal-  
ifornia Ins. Co., 24 West  
4th st.

Jennings & Lawton, Gen-  
eral Agents Mutual Life  
of New York, 232 West  
Fourth street

Johnson C.  
Jones, Geo. W., Agent of  
the Mercantile Ins. Co.  
of Cleveland, O., 33 West  
Third street

Kellogg, Robert H., Gen-  
eral Agent Conn. Mut. L.  
Ins. Co. of Hartford, Conn.,  
Room 1, Johnston Build-  
ing, cor. Fifth and Walnut  
streets

Kennett, John & Son  
Law's Agency, John H.  
Law & Co., proprietors,  
S. E. corner Third and  
Walnut streets

Law & Gansel, General  
Ins. Agents, 62 West  
Third street

Lindsey, H. K., General  
Agent Lancashire, 7 West  
Third street

Long, A. A. & Co.  
Magill, H. M., General  
Agent Phoenix Ins. Co.,  
Hartford, cor. Race and  
George sts.

Miller, Dickerson & Co.,  
Fire and Marine Under-  
writers, Nos. 7 & 9 West  
Third streets

Monroe, W. M., State  
Agent New York Under-  
writer's Agency, 31 West  
Third street

Neff, Geo. W. & Co.,  
General Insurance Agents,  
21 West Third street

Perkins, J. S.  
Pollack, John  
Raub, F. & Co.  
Schell & Son,  
Sears, J. M.  
Simpson, R.

Stevens, Simon  
Saltzer, J. E., Manager  
Hartford Life and Annu-  
ity Ins. Co., 17 Johnston's  
Buildings

Whiteman, John P.  
Wright & Day  
Young, William

## CIRCLEVILLE.

Ballard, Otis  
Benford, B. F.  
Le Baron, C. S.  
Radcliffe, M. B.  
Van Heyde, G. M.  
Ward, Samuel

## CLEVELAND.

Barch, W. H.  
Baldwin & Fish  
Bingham, L. W.  
Brady, J. T., Insurance and  
Real Estate, 111 Seneca  
street, Blackstone Block

Brayton, H. F., Fire Ins.,  
225 Superior street  
Brooks, Henry M. & Co.,  
Fire and Marine Insurance,  
Atwater Building

Burwell, Geo. P. & G. H.

Butts, E. A.  
Buchman, M.  
Brown, E. E.  
Carlton & Lee  
Coe & Olmsted  
Dewey, I. T.  
Douglass, Charles L.  
Foster, A. L.  
Fuller & Tidd  
Gablenz, Chas.

Gay, C. B.  
Geer, Thomas H.  
Hillman, W. B.  
Hopkinson & Parsons  
Jewett, Caleb  
Jennings & Lawton  
Kees & Co.

Ludlow, L. C.  
McLachlin, —

Miller, Rouse & Co.  
Manchester, D. W.

Muerman, C. A.  
McAninch, J. T.  
Olmsted Bros.

Peck, B. B.  
Powers, Horace M.

Rodes, Frank  
Runnels & Manchester  
Rhutz & Chadwick

Roosa, H.  
Seilbach & Reinhardt  
Seymour, Belden & Brother

Simpson, J. W.  
Stilson, Horace

Stolp, G. M.  
Swift & La Chunce

Tisdale, Geo. A.  
Turner, I. N.

Turner, Saml. W.  
Van Tine, W. H.  
Winship, John O.

## COLUMBUS.

Bancroft, H.  
Bliss, M. W.  
Byers, A. H.  
Donaldson, Geo.  
Finch, V.  
Fleck, P. E.  
Gardner, A., Jr.  
Graham, L. E. & Co.  
Henderson, H. N.  
Lanlerbach, J. W.  
McElvaine, S. P.  
O'Kane, H.

Rea, J. A.  
Schwan, F.  
Shedd, S. M.  
Stelzig, J. L.  
White, A. S.

## COSHOCOTON.

Bucklew, W. U.  
Elliott, J. S.  
Forker, W. R.  
Herbig, H. C.  
Murphey, J. W.  
Robinson, W. H., Sr.  
Stickle, E. J.  
Stockman, Jos.  
Tingle, J. R.

## DAYTON.

Ayres, W. R. S.  
Boyer, B. F.  
Dornbusch, H.  
Gillespie, Harry  
Hoover Bros.  
Iddings, C. D.  
McLardis, J. B.  
Menche, Theo.  
Schaeffer, V.  
Schaeffer, D. W.  
Schenk, C. W.

Schieble's Jno. A., Insur-  
ance Agency  
Schieble, H. B.  
Shoup, J. O.

## DEFIANCE.

Deatrick, C. T., Special Ag-  
ent Home Insurance Com-  
pany of New York, S.E. cor.  
of Clinton and Third streets  
Deatrick, Jno. F. & Son  
Higgins, Wm.  
Preisendorfer, Jno. M.  
Smith, F. F.

## DELAWARE.

Crawford & Horr  
Curren, Joseph  
Eaton, Geo. C.  
Knight, Charles  
Pollock, S. D.  
Richardson, L.  
Sycks, J. M.

## EAST LIVERPOOL.

Clark, A. H.  
Croxall, F. H.  
Hamilton, J. O. A.  
Hazlett, Miss E. P.

## ELYRIA.

Boynton, John H.  
Manter, E. C.  
Nichols, A. W.  
Peck, D. J.  
Pomeroy, R. W.

## FREMONT.

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Giebel, Frank J.  
Kridler, W. B., Jr.  
Loudensleger, E.  
Ross Z.  
Thompson, D. G. H.  
Ward, L. W.  
Wilson & Rice

## GALION.

Bachelder, D.  
Carhart, H. C.  
Chipp, W. C.  
Cummings, S. G.  
Goshorn, W. I.  
Johnston, R. W.  
Keen, F. A.  
Monroe, A. W.  
Myers, Samuel  
Wisterman, John  
Wysler, M.

## GALLIPOLIS.

Guy, J. L.  
House, Geo.  
Mintern, W. T.  
Moore, A. F.  
Wall, P. T.

## HAMILTON.

Andrews & Egry  
Caldwell, S. W.  
Campbell, James E.  
Drayer, Wm. E.  
Earhart, Geo.  
Heiser, Chas. E.  
Parrish, O. V.  
Rogers, Filton & Slaybach  
Rue, Geo. W.  
Seward & Slonnegar

## IRONTON.

Austin, Kelley & Richey  
Bixby, E.  
Leintines, Chas.  
Mather & Wilson  
McConn, George W.  
Peters, Jas. F.  
Reinhart, E. W.  
Show & Keyes  
Thomas & Richards

**LANCASTER.**

Davidson, Wm. L.  
Drinkle & Vorys  
Fishbaugh, T.  
Gebekin, Henry  
Mate, Geo.  
Sites, J. S.  
Towson, C. H. •  
Wiseman, C. M. L.

**LIMA.**

Heman & Schuman  
Houtzer & Arter  
Kemmer, Otto  
Meily & Hawthorn  
Melhorn, John  
Moyer & Johnson  
O'Connor & Sons  
Shroyer, Timothy  
Stout & Hooper  
Wallace, J. W.

**MANSFIELD.**

Bonar, L. J.  
Cook, J. H.  
Doolitell, C. S.  
Douglass, M. E.  
Hahn, Wm. M.  
Hemminger, James  
Hoover, Daniel  
Shunk & Bonar  
Shunk, J.  
Smith, E. W.  
Todd & Cook

**MARIETTA.**

Bohl, Henry  
Greene, D. R.  
Newton, Stephen  
Newton, Chas. H.  
Thomas, W. B.  
Zimmer, Chas.

**MASSILLON.**

Arnold, John S.  
Brown, H. C.  
Core Joel  
Hammersmith, Chas.  
Ryder, G. Liv.  
White, Jas. R.

**MIDDLETOWN.**

Bapst, C. A.  
Barnitz, C. S.  
Bonnell & Gunkel  
Brown, Jno. M.  
Bundy, C. H.  
Cooky, N. B.  
McFadden, I. N.  
Rommel, W. M.  
Todhunter, W. H.

**MT. VERNON.**

Bainter, Charles A.  
Curtis, Henry L.  
Harper, Howard  
Muencher, Joseph T.  
Peterman, Samuel H.  
Welsh, William

**NEWARK.**

Cunningham, W. M.  
Franklin, Geo. F.  
Phillips, —  
Murphy, H. D.  
Stadden, Geo. W.

Wallace, G.  
Wilson, B. J.

**NORWALK.**

Hall, D. T.  
Mitchell, H. S.  
Nowman Bros.  
Wickham, W. S.

**OBERLIN.**

Clark, J. B.  
Durand, Will B.  
Hendry, F. W.  
Lang, J. H.  
Tuttle, E. A.  
Whitney, H. P.

**PIQUA.**

Brooks, Geo. A.  
Buchanan, W. W. V.  
Daniels, John H.  
Ford, R. D.  
Grafflin, H. C. & Co.  
Hatch, James H.  
Hemstiger, A.  
Jones, W. D.  
Patterson, John S.  
Schlosser, Joseph  
Wood, H. K.

**POMEROY.**

Downing, John B.  
Hysell, Walter E.  
Ralston, James  
Ralston, James H.  
Seebers, Henry

**PORTSMOUTH.**

Bell, Robert  
Blomeyer, L. H. C.  
Clark, P. S.  
Coates & Johnson  
Damarin, L. C. & Son,  
General Insurance Agents  
Flanders, G. W.  
Harper, W. A.  
Kricker, M.  
McColun, W. S. & Son  
Miller, John T.  
Silcox, R. S.  
Smith, F. L.  
Tracy, Uri

**SANDUSKY.**

Bittner, C. C.  
Davies, J. R.  
Falk, J. A.  
Finch, J. J.  
Gager & Wagenet  
Gagen, P.  
Gerold, Theodore  
Herriman, D. W.  
Drake, Thos. J.  
Koch, Wm.  
Spencer & Son  
Mills & Rosenbaum  
Traub, John  
Wheeler, S. C.

**SPRINGFIELD.**

Brown, W. E. & Co.  
Burk, T. W.  
Coles & Brandenburg  
Christie, James S.  
Elliott, J. S.  
Fisher, Chas. B.

Heffelfinger, J. E.  
Hosterman, D. R.  
Huben, D. V.  
Hunt, E. C.  
Jarrett, J. W.  
Middleton, E. C. & Co.  
Moffat, Bruce  
Neal, C. W.  
Serff, J. H.  
Showers, H. S.  
Wallace & Co.  
Webber, L. S.

**STEUBENVILLE.**

Biles, A.  
Creasey & Maxwell  
McCracken, John  
Fickes, H. H.  
Myers, David

**TIFFIN.**

Adams, Geo. W.  
Brohl, Henry  
Cramer, W. S.  
Flack & Heller  
Kintz & Huddle  
Lysle, Robt.  
Montague, L.  
Sullivan, Chas. J. M.  
Syngling, Geo.  
Weller, H. J.

**TOLEDO.**

Alexander & Crabbs  
Allen, Declau  
Backus, S. R.  
Barker & Frost  
Bliven, C. E.  
Braun, V.  
Brown, Dodge & Pope  
Canis & Bowers  
Carew, J.  
Carlos, Colton & Son  
Detwiler, Geo. E.  
Fey, George  
Forbes, O. A.  
Halsey, Wm. F.  
Irving, John D., Fire and  
Marine Ins., 27 Produce  
Exchange  
Kountz, J. S.  
McMahon, A.  
Merrill, I. T.  
Neal, J. M. S.  
Nuttler, P. J.  
Osborne, A. C.  
Parsons, J. E.  
Pomeroy, G. E. & Son  
Quigley, E.  
Richardson, I. A.  
Schmitt, Theo.  
Tanner, George  
Tucker, T. B.  
Valois, E. L.  
Whitaker, C. F.  
Wright, T. H.

**URBANA.**

Fuller, T. D.  
Geiger, Levi  
McCracken, G. W.  
McDonald, J. R.  
Marshall, C. W.  
Russell, John M.  
Smith, S. P.

**URICKSVILLE.**

Demuth, J. E.  
Loeb, Joseph  
Milone, John  
Mozena, T. H.  
Parrish, E. A.

**WARREN.**

Adams, Whittlesey, Fire In-  
surance Agent  
Barney, J. C.  
Clapp, C. F.  
Gilbert, D. R.  
McLain, T. J.  
Swager & Post  
Taylor, J. W.  
Waldeck, John

**WELLSVILLE.**

Arnold, C. O.  
Hamilton, J. Q.  
Murdock, Wm. G.  
Prosser, Jno. T.  
Smith, A. G.  
Stewart, Jacob

**WOOSTER.**

Bonewitz, S. R.  
Flattery, Lucas  
Funck, Daniel  
Myers, I. H.  
St. John, J. C.  
Shephard, T. S.  
Van Nest, J. P.

**XENIA.**

Armstrong & Piper  
Aukmeyer, J. S.  
Bloom, Wendall  
Haines, Luther  
Hooen, E. P.  
Hypes & Leaman  
McGerney & Le Sourd.  
McQuiston, Hugh  
Milbourne, J. M.

**YOUNGSTOWN.**

Davis, John R. & Son.  
Evans, Owen  
Haney, Geo. W.  
Hellawell, Allen  
Hubler, Abram  
Liebman, L. & Son  
McKinnon, L. C.  
Rice, Alf H.  
Ritter, Ed.  
Seagrave, James R.  
Shedd, Samuel K.

**ZANESVILLE.**

Crosby, Joseph  
Gray, William & Sons  
Hazlett, W. R.  
Ingalls, Jno. J.  
Johnson, D. T.  
Kennedy, Jno. F.  
Palmer, Addison  
Ross & Guille  
Spangler, T. F.  
Steiner, John  
Thompson, Geo. W.  
Cunningham, W. H.  
White, Homer "The Insur-  
ance Man"

**OREGON.****ASTORIA.**

Allen, A. V.  
Bozarth & Johns  
Case, J. M.  
Holden, E. C.  
Loeb, Wm.  
Parker, W. W.  
Van Dusen, A.

Van Dusen, B.

**PORTLAND.**

Bachman, J. & Bro.  
Boyd, Harry C.  
Brown, W. F.  
Caldwell, W. S.  
Cofran, I. W. G.  
Corbitt & Macleay

Ferry, White & Co.  
Hewett, Henry  
Hutaling, A. P. & Co.  
Laidlow, Jas. & Co.  
Oldendorff, Harvey & Co.  
Schuyler, P. C.  
Sibson, Church & Co.  
Story, Geo. L.

**SALEM.**

Chadwick, S. F.  
Gilbert, A. T. & F. N.  
Monroe, C. H.  
Reed & Willis  
Wheeler, N. F.  
Williams & England  
Wright, John G.

## PENNSYLVANIA.

**ALLEGHENY.**

Allewelt, E. B.  
Kiefer, Fred. W.  
Trimble, A. H.

**ALLENTOWN.**

Eckert, Charles & Son  
Grubb & Medler  
Hecker & Hausman  
Kleckner, Henry T.  
Leisenring, T. b.  
Leisenring, & Walker  
Mohr, H. W., Agent Fire  
Insurance Association of  
London (Limited), Middle  
Department  
Romig, William J. & Co.  
Sepp, John  
Webb, James B.  
Yingling, Henry B.

**ATHENS.**

Ely, Joseph M., Agt. Fire  
Ins. Assoc. of London  
(Limited), Middle Dept.

**ALTOONA.**

Alexander Brothers  
Findley & Green  
Golden, Samuel C.  
Kerr Bros.  
Kerr, R. A. O.  
Kline & Front  
McDonald, A. P. & Bro.  
Mann, Charles J.  
Rink, Jacob

**ASHLAND.**

Barron, Theo. F.  
Garner, John C.  
Lessig, Jacob

**BEAVER FALLS.**

Alford, J. & Son  
Chidsey, L. B.  
Pangburn, Noah H.  
Reeves, H. T. & J.

**BETHLEHEM.**

Anstett, C. M.  
Borhek, Jas. T.  
Cope, A. L.  
Graham, Jas.  
King, Geo. H.  
Leibert, Jos. M.  
Leibert, Richard  
Leinbach & Wolle  
Mattes, F. C., Agt. Fire  
Ins. Ass'n. of London  
(Limited), Middle Dept.  
Miller, I. L. C.  
Moyer, H. C.  
Ott, Robt. J.  
Stout, Lewis H.

**BLAIRSVILLE.**

Boyer, W. R.  
Cunningham & Knott,  
Agt. Fire Ins. Ass'n. of  
London (Limited), Middle  
Department  
Bock, F. S.

**BRADFORD.**

Bauer & Herman  
Mandeville, W. H.

**BRISTOL.**

Comly, Emmor  
Gilkeson, A. Weir  
Hellings, J. D.  
Kinsey, Wm.  
Scott, Chas. E.

**BROOKVILLE.**

Brown, J. F. & G. E.  
Hamilton & Reed, Agts.  
Fire Ins. Ass'n. of London  
(Limited), Middle Dept.

Pinney, N. G.  
Scott, J. A.

**BUTLER.**

McJunkin & Son  
Shafer, G. W.

**CANTON.**

Manley, R. M.  
Moody, J. A., Agt. Fire  
Ins. Ass'n. of London  
(Limited), Middle Dept.  
Perry, R. N.

**CARBONDALE.**

Couch, Geo. D.  
Joslin, P. S.  
Lathrope, Thomas R.  
Stuart, John

**CARLISLE.**

Carman, Theo.  
Landis, J. P.  
Shearer, R. M.  
Stock, J. C. & Bro.

**CHAMBERSBURG.**

Camp, Wm. E.  
Colliflower, Geo. R.  
Culp, Loren A.  
Curriden, Edward  
Heyser, Wm. L.  
McDowell, Jno. M.  
Trimmer, A. M.

**CHESTER.**

Baker, George  
Cochran, Sweeney & Cochran  
Gray, W. C., General In-  
surance Agent, 11 West  
Third street

**CLEARFIELD.**

Kerr, Bidde & Hemboldt  
McEnally, R. N.  
Mitchell, Oscar, Agent Fire  
Insurance Association of  
London (Limited), Mid-  
dle Department

Read, Emery

**COLUMBIA.**

Allison, Geo. M.  
Bruner, A. C.  
Crane, Geo.  
Fondersmith, H. A.  
Frank, John P.  
Hess, J. G.  
Kauffman, A. J.  
Kauffman, C. C.  
Lewis, Jos. E.  
McBride, J. B.  
Sneath, Jacob S.  
Shuman, M. S.  
Young, Chas. F.  
Young, George  
Zeigler & Sons

**CONNELLSVILLE.**

Cavender & Paull, Agents  
Fire Insurance Association  
of London (Limited), Mid-  
dle Department

**CORRY.**

Brown & Marsh  
Davis, J. B.  
Kennedy, Isaac M.  
Marsh, W. Ed.  
Palmer, R. H.  
Porter, H. A.

**COUDERSPORT.**

Cole, L. B.  
Mann, Arthur B., Agent  
Fire Insurance Association  
of London (Limited), Mid-  
dle Department.

**DANVILLE.**

Johnson & Ammerman

Steinbrenner, Adolph  
Vincent, Henry

**EASTON.**

Braund, J. M.  
Delchman, A. S., Agent  
Fire Insurance Association  
of London (Limited), Mid-  
dle Department  
Kolb, Reuben  
Shawde, E. H.  
Tyler, L. A.

**ERIE.**

Arbackele & Scott  
Downing & Crowell  
Hemphill, Thomas M.  
Steubien, E. A.  
Swalley, C.  
Warner, W. B. & Co.,  
Agents Fire Ins. Ass'n of  
London (Limited), Middle  
Department

**FRANKLIN.**

Flemming, Mrs. E. Gray  
Findlay, A. Y.  
Fry, G. B.  
Redfield, R. W.  
Smith, F. E.

**GREEN CASTLE.**

Kreps, Will C., Agent  
Fire Insurance Association  
of London (Limited), Mid-  
dle Department  
Robinson, John  
Winger, B. F.

**GREENSBURG.**

Hassen, H. P.  
McWilliams & Baker  
Wirsing, J. J.  
Zimmerman, J. M., Agt.  
F. Ins. Ass'n of London,  
(Limited) Middle Dept.

**GREENVILLE.**

Clover, Philip  
Evans, S. M.  
Hoover, H. C.  
Leninger, H. H.  
Pettit, J. M., Agt. F. Ins.  
Ass'n of London (Limited)  
Middle Dept.

**HARRISBURG.**

Dare, E. O.  
Blessing, Alex.  
Brown & Jacoby  
Buehler, H. B.  
Leib, Frank R.  
Liesman, F. W.  
Sheafer, H. J.  
Yetter, S. L.

**HAZELTON.**

Breihoff, Peter  
Heidenrich, P.  
Hill, C. F.  
Shutter, John

**JERSEY SHORE.**

Howell, M. T.  
Staver, M. L., Agt. F. Ins.  
Ass'n of London (Limited),  
Middle Dept. a

**KITTANNING.**

Arnold, H. A.  
Brown, Sam. G. W. & Wm.  
Doverspike, Geo. W.  
Lucas, R. E.  
Painter, Joseph, Insurance  
and Real Estate

**LANCASTER.**

Bausman & Burns  
Bolenius, R. M.  
Black, James  
Breneman, H. R.

Carpenter & Bro.  
Carpenter & Franklin  
Gara, Hugh S.  
Herr, Allan A. & Co.  
Lefevre, C. H.  
Metzler, John H.  
Ostermayer, J. H.  
Reynolds, Geo. N.  
Rlie & Kaufman, Agents  
F. Ins. Ass'n of London  
(Limited), Middle Dept.  
Shenk & Bausman  
Welchans, Wm. F.  
Wentz, Charles E.  
Zimmerman, John

**LEBANON.**

Bentz, S. H.  
Miller, J. H.  
Shaak, J. B.

**LE RAYSVILLE.**

Bosworth, J. P.  
Brink & Buck, Agts. F. Ins.  
Ass'n of London (Limited),  
Middle Dept.

**LEWISTOWN.**

Hamilton, A. T., Agent F.  
Ins. Ass'n of London (Lim-  
ited), Middle Dept.  
Rakerd, J. S.  
Rhodes, J. K.

**LOCK HAVEN.**

Culp, G. E.  
Gearhart, C. R.  
Good, D. F., Agt. Fire Ins.  
Ass'n of London (Limited),  
Middle Dept.  
Hipple & Welliver  
Kintzing, T. C.  
O'Connor, Charles M.

**Mc KEESPORT.**

Campbell, A. B.  
Coursin, B. B.  
Scott, James H.  
Stewart, John W.

**MAHANOCY CITY.**

Carter, Wm.  
Comrey, Andrew, Agent  
Fire Ins. Ass'n of London  
(Limited), Middle Dept.  
Williams, Howard L.

**MARIETTA.**

Crull, John  
Ella, G. H.  
McDonell, N.  
Rich, John W., Agt. Fire  
Ass'n of London (Limited)  
Middle Dept.  
Turner, Robt.

**MAUCH CHUNK.**

Brelsford, John  
Phillips, Bernard  
Seiwars, E. R.  
Tobias, A. H.

**MEADVILLE.**

Roberts, J. D.  
Ashley, H. Ed., Agt. Fire  
Ins. Ass'n of London (Lim-  
ited), Middle Dept.  
Bemis, Fitz Henry  
Culbertson & Reitze  
Logan, Wm.  
Woodruff, Wm. M.

**MILTON.**

Caruthers & Fallmer  
Gallraith, W. B.  
Hattenslein & Swartz  
Nagle, O. B., Agt. F. Ins.  
Ass'n of London (Limited),  
Middle Dept.

**MINERSVILLE.**

Roetrig, Albert



**MONONGAHELA CITY.**

Grable, John M.  
Williams, Ralston

**MOUNT JOY.**

Ricker, F. A.  
Zeller, J. H., Agt. F. Ins.  
Ass'n of London (Limited),  
Middle Dept.

**NEW CASTLE.**

Clark, W. D.  
Harbison & Knox, Agts.  
Fire Ins. Ass'n of London  
(Limited), Middle Dept.  
Hanse, J.  
Leslie, J. P. & Son  
McCleary, Thos.  
Miller, Geo. W. & Son  
Taggart, J. S.

**NORRISTOWN.**

Beerer, F. T.  
Burton & Reiff  
Corson, John J.  
Delp, S. D.  
Hallman, A. S.  
Hurst & Hallman  
Schall, John W.  
Shepard, Thomas

**NORTH EAST.**

Beecher, I. T.  
Cushman, D. R.  
Emstgen, Chas. A., Agent  
Fire Ins. Ass'n of London  
(Limited), Middle Dept.  
Horton, M. C.

**OIL CITY.**

Barr, W. R.  
Lucas, W. P.

**PHOENIXVILLE.**

Bishop, J. M.  
Dunahower, Geo.  
Carey, P. G.  
Evans, J. M.  
Hunter, S. D.  
John, Jerome  
Knapp, Earnest  
Lustin, Isaac  
Osborne, Ed.  
Reece, J.  
Shaffer, A.

**PHILADELPHIA.**

Adams, C. H., General In-  
surance, 413 Walnut street  
Adams, Warren P.  
Allen, Frank Olcott, Dist.  
Agt. Queen Ins. Co., 224  
Walnut street  
Allen, Wm. W.  
Aller, Henry C.  
Arrott, Wm.  
Barker, M. M. & Co.  
Barnes, Paul H.  
Bates & Lambert  
Berkheiser, Wm.  
Blanchard, L. F.  
Boswell & Co.  
Brown, Henry W.  
Brush, C. H., General Agent  
Aetna Life Insurance Co.,  
123 South 4th street  
Buckman, John W.  
Bundick, Geo. G.  
Burt, L. C.  
Caraher, E. J.  
Carr, James B., General  
Agent Manhattan Life In-  
surance Co., 414 Walnut st.  
Chamberlin, Thos.  
Cheney, John W.  
Crane, Robert  
Curtis, A. L.  
Duy, Chas. A.  
Etting & Co.  
Fisher, Richard  
Floyd, Robt. C.

Foster, Thomas C., General  
Insurance Agent, 131 S.  
4th street

Frank, Wm.  
Freeman, Henry C., Jr.  
Goodrich, W. C.  
Graves, W. H.  
Hammond, S. S.  
Hare, R. Emmott  
Harper, B. W.  
Hawley, Samuel D.  
Hibbs, A.  
Hilt, Samuel R.  
Howard, F. A.  
Hughes, Benj. F.  
Humphrey, John  
Hyneman, J. E.  
Hilt, David B., Insurance  
Agent and Adjuster of  
Fire Losses, 114 S. 4th st.  
Irvin, E. C.  
Kellogg, Edward  
Kelsey, J. B.  
Keyes, D. A.  
Kremer, J. B.  
Lancaster, Thos. J.  
Longacre, James M.  
Longacre & Ewing, Insur-  
ance Agents and Brokers,  
324 Walnut street  
McCune, W. J.  
McGeorge, W.  
Machette, E. V.  
Madeira, Louis C. & Sons  
Marston & Wakelin  
Mather & Co.  
Miller, R. J.  
Mattison, S. A.  
Moore & Vanuxen  
Muir, Wm.  
Newbold, Amos T.  
O'Neill, Wm. C.

Paulding, Tattmali, District  
Manager Fire Ins. Assn. of  
London (Limited) Middle  
Dept., 31 Walnut street  
Platt, Charles, Jr., Insur-  
ance Agent, Fire and Ma-  
rine, 401 Walnut street  
Pott, Rudolph  
Prevost & Herring, Gen-  
eral Insurance Agents,  
N. E. cor. 4th and Walnut  
streets

Read & Caveny  
Reeves, Horace A.  
Reger, T. M.  
Register, I. S.  
Ryer, E. C., District Agent  
John Hancock Mut. Life  
Ins. Co., 530 Walnut st.

Sabine, A. F.  
Shackleton, Chas. D.  
Sherrerd, W. D. & Co.,  
Insurance Agents and  
Brokers, 222 Walnut st.  
Simpson, W. A. & Son,  
General Insurance Agents,  
428 Walnut street

Skillman, Wm. G.  
Smith, Attwood, Agent L.  
& L. & G. Ins. Co., 331 to  
337 Chestnut street  
Taylor, J. J.  
Thomas, John B.  
Tilden, W. H.  
Tredick, Charles, Insurance  
Agent, 138 South 4th street  
Truscott, James L.

Wagner, Geo. E.  
Wagner, Louis  
Wells, Andrew B.  
West & Plummer  
Wight & Haynes  
Wightman, Chas. G.  
Wilmer & Stelwagon  
Winebremer, D. S.  
Wister & Peterson  
Wood, George, Agt. Royal  
Ins. Co., 224 Walnut street  
Wood, George, Agent Lon-  
don and Lancashire Ins.  
Co., 224 Walnut street  
Wright, L. G.

**PITTSBURGH.**

Alpert, F.  
Arrott, J. W.  
Ayres, H. C.  
Bates, G. S.  
Benswanger, J.  
Biggert, John D. & Bro.,  
Life, Fire & Accident In-  
surance, 61 Fourth street  
Brown, Joseph B., Agent  
Fire Insurance Association  
of London (Limited), Mid-  
dle Department  
Campbell, C. P.  
Campbell, David  
Carrier, S. S.  
Chapman, D. P.  
Coffin & Ringwalt  
Davis, A. P.  
Dean, Geo. W.  
Edwards, R. & Son  
English, G. W. & Bro.  
Grace, R. J.  
Hammer, G. W.  
Hays, G. A.  
Heilman, H. B.  
Jones, W. L.  
Lightfoot, Benj. H.  
Loomis & Collingwood,  
Fire Insurance Agents, 81  
Fourth ave.  
Lusk & Brown  
Lusk & Whitman, General  
Agents Mutual Benefit L.,  
83 Fourth ave.  
Madeira, A.  
More & Vanuxen  
Ogden, Geo.  
Reno & Johns  
Scott, W. W.  
Schwartz, G. S.  
Stayton, J. R.  
Stevenson, J. E.  
Straub, C. L.  
Sweringen & McCandless  
Ward, C. L.  
Wood, Geo.  
Wooldridge, W. P.

**PITTSTON.**

Ford, Thos.  
Hileman, Joseph  
Perrin, M. L.

**PLYMOUTH.**

Ero, Wm. G.  
William, George G.  
Wren, Chris.

**POTTSTOWN.**

Byers, Joshua  
Lessig, J. B., Jr.  
Pyle, H. M.  
Reinert, D. F.  
Shaner, A. K.  
Weber, J. A.

**POTTSVILLE.**

Beatty & Althouse  
Butterfield, W. C.  
Little, C.  
Miller, D. W.  
Mortimer G. Wesley,  
Agent Fire Ins. Associa-  
tion of London (Limited),  
Middle Department  
Shealer & Lowrey  
Sillyman, C. B.  
Wültjen, Chas. H.

**SCRANTON.**

Boyle, E. T.  
Crary, Mason B.  
Evans, D. J.  
Fellows, J. H.  
Frothingham, A.  
Fuller, Chas. & Co.  
Holland, A. D.  
Kiesel, Wm.  
Kirkpatrick, C. W.  
Lewis, W. J.

Luce, R. W. & Son, Agents  
Fire Insurance Association  
of London (Limited), Mid-  
dle Department  
MacMillan, R.  
Miller, Geo. W.  
Norrman, A. J.  
Post, I. L.  
Rice & Shafer  
Robling, Peter  
Roche & Boland  
Smith & Fuller  
Wells, C. H.  
Welsh, W. J.

**READING.**

Ancona, S. E.  
Coleman, W. N.  
Holmes, Robert  
Irwin, L. W.  
Jacobs & Rhoad  
Roeder, Chas. M.  
Valentine, J. T.  
Zieber, Geo. P., Agent  
Fire Insurance Association  
of London (Limited), Mid-  
dle Department

**SHAMOKIN.**

Alexander, A. H.  
Douty, W. H.  
John, J. J.  
Marr, A. G., Agt. Fire Ins.  
Assn. of London (Limited)  
Middle Dept.

**SHARON.**

Beiel T. B.  
Bell, James K.  
Service Bros. & Co., Agts.  
Fire Ins. Assn. of London  
(Limited), Middle Dept.

**SHARPSBURG.**

Coyle, R. M.  
Krautz, Jno.  
Roach, Geo. D.  
Myers, W. C.  
Woerner, H. G.

**SHENANDOAH.**

Beddall & Egan  
Faust, David A.  
Hoffman, L. J.

**TAMAQUA.**

Priser & Graceff, Agts. Fire  
Ins. Assn. of London  
(Limited), Middle Dept.  
Shindel, C. F.

**TITUSVILLE.**

Barber, Jas. R.  
Bates, Frederick  
Bauer, Robert  
Davenport, Joseph

**TOWANDA.**

Bartlett, O. D.  
Coddling & Dodge  
Hall, Chas. M., Agt. Fire  
Ins. Association of London  
(Limited), Middle Dept.  
Record, J. A.  
Russell, C. S.  
Wickham, O. D.

**TYRONE.**

Fleming, M. F.  
Harris, F. A.  
Hicks, W. L. & Co.  
Myers, H. M., Agt. Fire  
Ins. Assn. of London  
(Limited), Middle Dept.

**UNIONTOWN.**

Searight, James H.  
Seaton, C. H.

**WASHINGTON.**

Carsten, Geo. A.  
Gably & Hall  
Happer, A. G.



**WASHINGTON.***Continued.*

Kuntz, Jas. Jr.  
Marsh, L. M.  
McMillan, J. K.  
Wiley, D. W.

**WATSONTOWN.**

Everett, Lorenzo, Agt. Fire  
Ins. Assn. of London  
(Limited), Middle Dept.  
Shay, Wm. F.

**WAYNESBORO.**

Clayton, J. H.  
Douglas & Douglas  
Hoefflich, John R.

Omwake, W. T., Agt.  
Fire Ins. Assoc. of London  
(Limited), Middle Dept.

**WAYNESBURGH.**

Crow & Wylie, Agts. Fire  
Ins. Assn. of London  
(Limited), Middle Dept.  
Randolph, J. A. F.  
Scott, J. W.

**WILKES BARRE.**

Biddle & Eno  
Brandt, Jac.  
Darte, L. C.  
Derr Thompson, & Bros.  
Orr & Reynolds

Parsons, W. S.  
Thels, Fred., Agt. Fire  
Ins. Assn. of London  
(Limited), Middle Dept.

**WILLIAMSPORT.**

Black, I. H.  
Clinger, H. J.  
Crouse, G. L.  
Cummins, J. S.  
Dart, Geo.  
Hill & Swartz  
Lundy, A. D., Agt. Fire  
Ins. Assn. of London  
(Limited), Middle Dept.  
Norris, W. L.  
Schneider, Louis

Schweiker, F. D.  
Taylor, H. E.  
Tremaine, E. T.  
Watson, H. W.  
Weddigen, Ferd.

**YORK.**

Ebert, M. L.  
Eckenrode, Wm.  
Graybill, Geo.  
Kraber, Henry, Sr.  
Strickler, David  
Neff, Chas. H., Agt. Fire  
Ins. Assn. of London  
(Limited), Middle Dept.  
White, T. K.  
Williams, John T.

**RHODE ISLAND.****BRISTOL.**

Babbitt, Edward S.  
Greene, Nath. S.  
Skinner, Parmenas  
Taylor, Wm. R.

**NEWPORT.**

Bull, Henry, Jr.  
Davis, Lucius D.  
Howard, J. N. & Co.  
Langley, Job T.  
Macy, Seth W.  
Sherman, Anthony S.  
Topham, Jas. G.

**PAWTUCKET.**

Cook, William  
Howe, S. E. & Son  
Shove, Isaac  
Warland, Charles A.

**PROVIDENCE.**

Armstrong, C. C.  
Arnold & Tillinghast  
Babbitt, Edw. S.  
Barrows, Edwin  
Beach, C. H.  
Boon, C. E.  
Bowen, A. M.  
Brown, H. T.  
Runce, G. H.  
Chapman, R. B. & Sons  
Davison, M. N.  
Day, J. W.  
Dorrance, J. R.  
Durfee, Chas. S.  
Eddy, John  
Ely, Thos.  
Farnum, C.  
Farnum, E. H.  
Gooding, A. W.

Hall, C. F.  
Hartwell, J. F.  
Hammond, B. B.  
Herrick, W. H.  
Hopkins & Scott  
Huntsman, J. F.  
Kimball, D. W.  
Lyman, Asa  
Ormsbee, H. H.  
Psobodie, B. F.  
Parish, J. S.  
Paine, G. T.  
Randall W. R.  
Robinson, H. J.  
Shove, Samuel & Son  
Smith, J. L.  
Snow & Barker  
Spencer, J. L.  
Starkweather & Shepley,  
Fire and Marine Insur-

ance Agents, 27 Custom  
House street  
Tucker, Chas. D.  
Turner, E.  
Tyler, S. F.  
White, A. H.  
Whittemore, D. R.  
Whitaker, H. C.

**WESTERLY.**

Babcock, J. A.  
Collins, James M.  
Coy, Woodbury  
Greene, Millen S.  
Pendleton, James M.  
Sheffield, Thomas D.

**WOONSOCKET.**

Aldrich, Jefferson  
Sherman, Brewer & Co.  
Smith R. P. & Son,

**SOUTH CAROLINA.****AIKEN.**

Hutson & Co.  
Sawyer, C. E.  
Wood & Ott

**BEAUFORT.**

Bellows, W. C.  
Clancey, J. H.  
Sams, B. B.

**CHARLESTON.**

Axson, J. M. & Co.  
Colburn, Schachte & Co.  
Frost, Thomas  
Gravely, C.

Hastie, W. S. & Son  
Hayden, A. H. & Co.  
Heriot, Wm. B. & Co.  
Honour, J. L. & Co.  
Huger, B. F.  
Huger, C. K. & Co.  
Johnson, O. E., Jr. & Co.  
Lee & DeSaussure  
Lowndes, C. T. & Co.  
Ravenel, D. & Co.  
Reeves, J. B.  
Tupper, F & Co.  
Tupper, Samuel Y. & Son,  
Fire and Marine Insurance

**COLUMBIA.**

Leaphart & Black

Mobley, Jno. G.  
Parker, Geo. W.  
Seibels, E. W. & Son  
Swaffield, W. C.  
Wright, Geo. K.

**GREENVILLE.**

Cely & Bro.  
Ferguson, T. B.  
Ferguson & Miller  
Gower & Reilly  
Jenkins, A. H.  
Marshall, R. W. & Co.  
McBee & Briggs  
Roberts, T. B.  
Smith, Julius C.  
Stradley, Samuel, Jr.

Wier, J. A.

**MARION.**

Cronheim, H.  
Johnson, J. M.  
Montgomery, W. J.  
White, J. B.

**SPARTANBURGH.**

Ball, H. S.  
Cofield & Cannon  
Elford, J. M., Attorney at  
Law, Insurance and Real  
Estate Agent  
Gwinn, A. J.  
Walker, F. N.  
Walker, Fleming & Co.

**TENNESSEE.****BROWNSVILLE.**

Taylor, W. L.  
Thomas, S. F.  
Turner, S. L.  
Wilder & Hotchkiss  
Winston, P. B.

**CHATTANOOGA.**

Brown & Devine  
Chapman, M. L.  
Colburn, W. J.  
Rowles, W. R.  
Sevier, E. F.  
Stewart & Gaskill  
Tyler, F. E.  
McMillin, J. P. & Co.

**CLARKSVILLE.**

Byers, G. N.  
Kecsee, W. P.  
Kennedy, D. N. & Faxon  
Pitman, M. C.  
Rossington, R. B. & Co.  
Wood, J. T.

**GALLATIN.**

Arderson, D. B.  
Holmes, H. A.  
Lucas, J. C.  
McLaren, J. H.  
Rutledge, H. C.  
Witherspoon, T. F.

**JACKSON.**

Anderson, H. C.  
King, D. H.  
Mitchel, Sam.  
Moore, Wm. M.  
Param, W. H.  
Vinsine, T. S.  
Wright, Kelly

**KNOXVILLE.**

Atwell, F. F.  
Brooks, John M. & Co.  
Brownlow, Geo.  
Dow, E. Dean  
McClug, H. L. & Co.  
Moses, F. A.  
Simmonds, W. H.

**MEMPHIS.**

Raine, G. D., General Ins.  
Agent and Secy. Planters  
Insurance Co.  
Bourne, Edward  
Dunscomb, J. S., Secretary  
Hernando Insurance Co.  
Greene & Beasley  
Hirsch & Gronauer  
Marx & Bendorf  
Mason, Carrington  
Murphy & Murphy  
Price, Burr F.  
Rice, T. H. & Co.  
Tuther, Alfred G.  
Welford, C. B. & Co.

**MURFREESBORO.**

Beard, Richard  
Bell, John, Jr.  
Crichlow & Tompkins  
Doughy, W. N.  
McKinley, John T.  
Wright, H. C.

**NASHVILLE.**

Bolles, R. S.  
Caldwell, Jas. E.  
Chase, I. K.  
Claiborne, H. L.  
Craighead, H. L.  
Duckworth, W. S. & Co.  
Gale, Thomas & Sharpe  
Hart Bros.  
Hicks, E. D.  
Johnson, D. R.  
Lindley, A. V. S. & Son  
Lumsden, John  
Marsh, W. F.  
Morrow Bros. & Cooley  
Poston, Shields & Williams  
Robertson, A. B.  
Robinson, A. H.  
Talbot, W. D.  
Treanor, J. O.  
Warner, J. E.

**PULASKI**

Crowe, Jas. R.  
Edmonson, Dr. E.

Ezell, W. S.  
Merridith, Miss Jane J.  
Riddle, George T.  
Rose & Nelson  
Smithson, W. B.  
Wilkes & Steele

# SHELBYVILLE.

Bearden, W. S.  
Knott, S. F.  
Moody, C. J. & G. W.  
Ray, David G. & Co.

Whitthorne, B. R.

# TRENTON.

Berson, G.  
Caldwell, W. C.

Elder, Hal  
Genter, Dare  
Howard, Jose.  
McDearmon, J. C.  
Smith, John R.  
Smith, Lormie

# TEXAS.

## AUSTIN.

Bowen, —  
Castles & Chadwick  
De Cordova & Son  
Eggleston, E. T. & Co.  
Lauve, N. O.  
Murrah, Thomas  
Shands, E. W. & Son  
Sweeney, M. B.  
Turner & Nowning, Life  
and Fire Insurance, Real  
Estate  
Zimpelman & Bergen

## BRYAN.

Anderson & Robinson  
McConnico, A. D.

## CORPUS CHRISTI.

McC Campbell & Givens  
Ward, Jas. W.

## CORSICANA.

Day, G. H., Fire Insurance  
Agent.  
Goodman & Woods  
Morrison & Roberts  
Pinkston, Nat.

## DALLAS.

Aldehoff, John S.  
Carnes, J. J.

Dargan & Trezevant,  
Managers S. W. Dept.  
Fire Association of Phil.,  
Continental, Niagara, N. Y.,  
Factors and Traders, N. O.,  
British America, Toronto  
Dexter & Ferguson  
Dixon, J. M. & Co., Gen-  
eral Agents for Western  
F. and M. Ins. Co. of  
California  
Gadd & Smith  
Kerfoot, Hereford & Mc-  
Grain  
May, S. L.  
Wheat, Frank, Fire Insur-  
ance Agent, Factors and  
Traders of N. O., Commer-  
cial of Cal., E. Texas Fire  
Ins. Co., 731 Elm street  
Wright, John W.

## FORT WORTH.

Cetti, Zane  
Kneeland, Littlejohn & Mar-  
tin  
Swayne Bros & Crane

## GALVESTON.

Beers & Kemison, Gen-  
eral Insurance Agents, 131  
Strand

Blagge, H. W.  
Buttler, Aug.  
Davis, J. A.  
Hall, W. K. & Co.  
Hughes & Stowe  
Lofland, Wm. & Co.  
Lovenberg, I.  
Mason, C. M.  
Menard & Guinard  
Quin, M. & Co.  
Rice, E. E.  
Sorley, Jas.  
Waters, L. M.

## HOUSTON.

Botts, B. A.  
Childress & Taylor  
Cochran, O. L.  
Cotton, S. O. & Bro.  
Steele, A. L.  
Taylor, E. W.

## MARSHALL.

Littlejohn, R. P.  
McGill, C. H.

## PARIS.

Barry, J. E.  
Dargan, K. S.  
Ross, L. W.

Sluder, W. H.  
Thebo, C. F.

## SAN ANTONIO.

Bonyng, W. A.  
Brady, T. F.  
Elmendorf, Franz  
Florian, Fannie H.  
Moye, A.  
Patterson, W. J. B.  
Smith, W. B.

## SHERMAN.

Archinard, E. R.  
Carpenter, J. C.  
Geren, J. P.  
Price & Jones

## TYLER.

Cain, W. G.  
Dorough, R. T.  
Long, R. B.  
Moore, W. R.  
Yurborough, Geo.

## WACO.

Downs & Fort  
Killough, R. B.  
Morrow, J. D.  
Winslett, J. B.

# UTAH.

## OGDEN.

Alexander, Daniel  
Grant, H.  
Guthrie, Dooly & Co.  
Langsdorf, J. M. & Co.

Orth, E. H.  
Richards & Cannon  
Seaman, John

## SALT LAKE CITY.

Alexander & Hyams  
Anderson, Hugh, Fire, Life  
and Accident Ins. Agent  
Anderson & Pomeroy

Darke & Fuller  
Grant & Co.  
Jones, T. R. & Co.  
Kimball & Lawrence  
Smedley, Wm. E.

# VERMONT.

## BENNINGTON.

Carney, John V.  
Childs & Powers  
Hall, John V.

## BRATTLEBORO.

Cudworth & Childs.  
Sherman & Jenne

## BURLINGTON.

Frisell, Chas. Platt, Fire  
Life and Accident Ins.  
Hindes, Geo. W.

Peck, T. R., General Insur-  
ance Agent, 166 College st.  
Russell, J. W.  
Whitcomb & Fuller  
Whitecomb, Wm. H. S.,  
Gen. Agent Equitable Life  
for Vt. and Northern N. Y.

## MONTPELIER.

Brown, A. C.  
Camp, J. C.  
Clark, O. D.  
Ferrin, A. W.  
Puffer, F. H.

Wilkins, J. D.

## RUTLAND.

Babcock, C. L.  
Burnham & Temple  
Fish, W. G.  
Francisco, A. D.  
Francisco, M. J.  
Granger, C. H.  
Kellogg, S. H.  
Parmenter, C.  
Pease, J. C.  
Weeks, Newman

## ST. ALBANS.

Armington, J. R.  
Burgess, J. J.  
Farnsworth, H. H.  
Hill, M. J.  
Huntington, C. H.

## ST. JOHNSBURY.

Blodgett, P. D. & Co.  
Cohon & Hoffman  
Sargent, E. E.  
Smith, Chas. H.  
Switzer, Francis

# VIRGINIA.

## ALEXANDRIA.

Hove, P. B.  
Janney & Warfield  
Wise & Co.

## DANVILLE.

Catlin, J. E.  
Patton, Wm. S. Sons & Co.  
Ruffin, Woolfolk & Blair  
Swann & Holland  
Walker, F. L.  
Watson, Jno. T.

## FARMVILLE.

Bugg, C. & Son  
Morton, Thos. L.  
Winston, Peter

Womack, J. W.  
Paulett, S. W.  
Rice, Wm. T.  
Scott, I. A.

## FREDERICKSBURG.

Barney, J. N.  
Phillips, A. K. & Co.  
Botts, A. B. & Co.  
Hart, Wm. T.  
Howard, S. W.  
Knox, D. H.

## LYNCHBURG.

Ivey, T. H. & Son  
Otey, Peter I. & Co.  
Plunkett, C. T.  
Pollard & Colhoun  
Preston, Thos. S.

## MANCHESTER.

Allen, A. A.  
Howle, E. B.  
Sampson & Adamson

## NORFOLK.

Corley, M. R.  
Dey, Geo. W. & Son.  
Humphreys, D. & Son  
Vaughan, A. M. & Son  
Walke & Son  
Wingfield & Vaughan  
Windsor, O.

## PETERSBURG.

Rishop, Carter R.  
Cuthbert & Sons.  
Harrison & Co.

Moyler, J. Edward & Co.  
Petersburg Sav. & Ins. Co.  
Megram, B. B.  
Rives & Clay  
Stevens, J. B.

## PORTSMOUTH.

Bain, G. M. & Sons  
Hume, R. G. & Bro.  
Williams, W. V. H., Sec.  
the Portsmouth Ins. Co.,  
Fire Ins.

## RICHMOND.

Alfriend, T. L., Insurance  
Agent, 1117 Main street.  
Alfriend, T. M. & Son  
Barney, Chas. G.  
Cary, John B. & Son

**RICHMOND.***Continued.*

Claiborne, John H. & Son  
Davenport & Co.  
Gordon, John W.  
Meade, E. B.  
Montague & Co.  
Moore, J. B., General Insurance Agent

Nash & Co.  
Peyton & Ellerson  
Peyton & Sinton  
Pleasants, J. Adair  
Pleasants, Geo. D. & Son,  
General Insurance Agents,  
1104½ Main street.  
Pulliam, Samuel H.  
Rice, W. D.  
Straus, Julius

Swineford, Howard  
Walker, D. N. & Co.

**STAUNTON.**

Burke, William A.  
Cooke & Sublett  
Craig, Robert  
Doyle, Thomas S.  
Hoge, Arista  
Hoge & Scott

Morton & Gordon  
Sheffey & Bumgardner  
**SUFFOLK.**

Dunn Bros.  
Eley, A. G.  
Kilby, W. J.  
Kilby, Leeroy  
Nurney, J. T.  
Webb, Joseph E.  
Wright, John H.

**WASHINGTON TERRITORY.****OLYMPIA.**

Brown & Reed  
Carroll & Hill  
Crosby, Nath.  
Irving, Wm.  
Keady, W. F. & Co.

Parker, John G.  
Porter, Nathan

**SEATTLE.**

Blanchard, John M.  
Eshelman, Llewellyn & Co.

Knipe, Robert  
McKinnie, A.  
McLure & Taylor  
Phinney, G. C. & Co.  
Pumphrey & Lowman  
Whitworth, Geo.

**WALLA WALLA.**

Chapman, H. D.  
Chase, H. M.  
Davenport, S. B.  
Swezea, J. W.  
Whitman, E. B.

**WEST VIRGINIA.****CHARLESTON.**

Coleman, N. B. & Co.  
Jeffries, Thos. E.  
Leggett & Swann  
Lovett, D. C.  
Middleton, James E.

**CHARLESTOWN.**

Aisquith & Howell  
Alexander, R. A.  
Cook, H. H.  
Leisenring, B. F.

**CLARKSBURG.**

Fuller, Chas.

**HUNTINGTON.**

Brown, Geo. F., Fire, Life,  
and Accident Ins. Ag't,  
Harvey & McCullough  
Huntington, B. K.  
Poore, Mark  
Potts, J. N.

**MARTINSBURG.**

Baker, L. W.  
Blackburn, Hughes  
Prister, J. H.  
Troxell, E. S.  
Wisher, C. W.

**PARKERSBURG.**

Boreman, K. S. & Son.  
Branch & Simms  
Chancellor, E. P.  
Lang, A. F.  
Smith, A. H.

**WHEELING.**

Aldersen, J. C., Gen. Ins.  
Agent  
Collier, C. N.  
Doddridge, J. M. & Co.

Emsheimer, Jos.  
Hildreth, S. P.  
Hoge, W. V. & Bro.  
Irwin, R. S.  
Paull, Alfred  
Peterson, W. F.  
Phillips, T. P.  
Riester, F.  
Rodgers, J. V. L., Gen-  
eral Ins. Agent  
Schilling, Jno. N.  
Zane & St. Inaker

**WISCONSIN.****APPLETON.**

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Gilmore, B. T.  
Koffend, Joseph  
Kreiss, A. J.  
Moesker, G. T.  
Smith, A. L.  
Weise, Emil

**BARABOO.**

Barker, John  
Bentley, M.  
Burnham, A. L.  
Chick, Philip, Jr.  
Jarvis, George  
Morgan, D. E.  
Thomas, T. C.  
Slye, A. L.

**BELOIT.**

Chapman, B. A.  
Dow, J. B.  
Goodall, I. E.  
Johnson, P.  
Kendall, C.  
King, E. P.

**BERLIN.**

Hawley, J. M.  
Husted, J. D.  
Mather, C. A.  
Mather, C. A. & Co.  
Merriam, H. P.  
Sacket & Fitch  
Tucker, A. L.  
Turner, J. H.  
Wood, J. J., Jr.

**BOSCOBEL.**

Ableiter, A.  
Contoit, Miss M.  
De Lap Bros.  
Hurd, Z. S.  
McLaughlin, J.  
Oleson, A. F.  
Wilson, J. D.

**CHIPPEWA FALLS.**

Brewster, L. D.  
Hoffman, Ambrose

Ireland, O. W.  
Kibbee, I. C.  
Reid, B. E.  
Seymour, D. E.  
Todd, H. H.  
Walrath, E.

**DELAVAN.**

Divendorf, D. B.  
Kendrick, A. H.  
Lamard, Ira P.  
Parish, A. T.  
Sturtevant, C. H.  
Tallman, C. B.

**EAU CLAIRE.**

Ackley, Geo. D.  
Bartlett, E. M.  
Dahl, C. A.  
Downs, W. W.  
Galloway, W. K.  
Jacobson, O. F.  
James, Geo. W.  
Latimer & Jackson  
Teall, Wm. A.  
Wilcox & Thomas

**FOND DU LAC.**

Baker, Robert C.  
Bass, James  
Curran, D. R.  
Greene, James T.  
Handt, C. A.  
Lucke, Chas.  
McDermott, Wm.  
Maloney, E. L.  
Phelps, C. P.  
Wyatt, S. D.

**GREEN BAY.**

Ansorge, E. K.  
Berendsen, H. T. E.  
Killian, J. A.  
Kimball & Libbey  
Lyon, J. F.  
Martin, C. & Co.  
Warren, A. A.

**JANESVILLE.**

Clark, Clarence

Connell, Ed.  
Diehls, George  
Dimock & Hayner  
Ripley, Mark  
Saxe, J. G.  
Street, Wm.

**JEFFERSON.**

Kirstensteiner, O. J.  
Illing, F. E.  
McKenney, W. L.  
Ostrander & Hoe  
Porter, W. H.  
Wittl & Seitz

**KENOSHA.**

Barber, S. N.  
Bond, T. W.  
Brande, S. Y.  
Brown, C. C.  
Jordan, H. F.  
Lewis & King  
Merrill & Baldwin  
Schend, C.

**LA CROSSE.**

Cramer, Howard  
Daniels, Homer S.  
Holley & Borreson  
Jacobus, A.  
Koenig, Christ  
Martindale, S.  
Peck, H. J.  
Remick, J. C.  
Rodolf, Theo. & Son  
Toeller, Frank J.  
Smith, H. B.

**MADISON.**

Burton, John E., Gen. Agt.  
for Wis. for Equitable Life  
of New York  
Dean, John S.  
Herfurth, Theo.  
Hobbins Brothers  
Kayser, A. F.  
Main, A. H.  
Mayers, C. G.  
Ott, J. G.  
Parish & Burton

Schlingen, John  
Tenney, John M.  
Wootton, Robert

**MANITOWOC.**

Cauright, C. S.  
Ertz, C.  
Franz, John  
Kemper, L.  
Luling, Charles  
Meyer, G.  
Miles, Guy  
Paulus, Charles  
Shove, T. C.

**MILWAUKEE.**

Buckner, Walker, Man-  
ager New York Life for  
Wisconsin and Iowa, 416  
Milwaukee street  
Corey, C. J. & Co.  
Classon, C. L.  
Crain, Charles E., Agent  
Mutual Life of New York,  
380 Broadway  
Dick & Auer  
Durand, W. T.  
Griebing, G.  
Hale & Wilson  
Hartmann, T. O.  
Hayes, Geo. W., General  
Agent Western Assurance  
Company, 452 and 454 East  
Water street  
Hibbard, C. F. & Co.  
Hibbard and Vance  
Jones & Bell  
Montgomery, F. W. & Co.  
Nichols, Hy.  
Phillips, J.  
Simons & Yunger  
Thompson, W. E., General  
Agent Phoenix Mutual  
Life of Hartford, Conn.,  
115 Wisconsin street  
Warren & Upson  
Weil, B. M.  
West & Myers  
Wheeler, L. A.

**MINERAL POINT.**

Allen, P., Jr.  
Ansley, T. S.  
Henry, Wm. T.  
Lanyon & Spensley  
Mayhew, J. V.  
Pulford, R. D.  
Reynolds, J. B.  
Wilson & McIlhon  
Wright, S. J.

**MONROE.**

Abbott, S. W.  
Banks, Geo. W.  
Cohen, Henry H.  
Wright, Wm. W.  
Wright, Wm. M.

**OCONOMOWOC.**

Bender, John  
Hartwell, C. M.  
Hurlbut, Edwin  
Jones & Carpenter  
Parks & Thompson  
Thompson, D. S.  
Williams, Louise C.

**OSHKOSH.**

Baker, W. H.  
Carrier, O. E.  
Gary & Harmon  
Lawson, H. L. & B.o.  
Luscher, G. S.  
Meissner, A.  
McLeran, Palmer  
Nevitt, C. R.  
Plectz, W. A.

Tuttle, L. S. & Bro.  
Wille, F.

**PORTAGE.**

Brickwell, J.  
Bunker, W. G.  
Helmann, V.  
Kiefer, Andrew, Insurance  
Agent  
Marsh, Geo. W.  
Shattuck & Baker  
Smith & Dering  
Schulze & Sprecher

**PRAIRIE DU CHIEN.**

Hewitt, Byron  
Viele, L. F. S.

**RACINE.**

Durand & Miller  
Janes, David G.  
Johnson, J. W.  
Knight, John  
Kremer, Anthony  
Lueck, Julius  
Miller, L. H. & L. D.  
Schlegel, L.  
Wentworth, John T., Jr.  
Whiteley, Simeon  
Yout, S. C.

**RIVER FALLS.**

Carroll, A. T.  
Ellis, C. R.  
Smith, Jas. M.  
Weld & Sanderson

**SHEBOYGAN.**

Adams, J. Q.  
Cole, N.  
Haman, Aug.  
Higby, A. & Co.  
Hoppe, Fred.  
Mead, J. H.  
Mogenson, J.  
Nagel, F.  
Phalen, D. F.  
Wilgus, M. H.

**SPARTA.**

Ady, Israel H.  
Blyton, Wm. H.  
Holmes, Sylvanus  
Pott, W. C.

**WATERTOWN.**

Bauni, Amos  
Feld, Carl  
Hahn, Chas.  
Jacobi, H.  
Norris, Wm.  
Pease, H.  
Roper & Ferry  
Stacy, W. D.  
Tuttle, F. B.  
Wright, C. J.

**WAUKESHA.**

Elberfeld, F.  
France, H. M.  
Jameson, R. M.  
Kimball, Ira  
Lain, W. H.

Lain, Isaac  
Martin, T. C.  
Olin, O. Z.  
Sawyer, W. P.  
Spence, Thos.  
Spencer, J. R.  
Snyder, M. L.

**WAUPACA.**

Colledge, E.  
Larson, O. C.  
Lord, J. P.  
Selleck, Ed.  
Scott, Winfield  
White, N. L.

**WAUPUN.**

Barrett, M. S.  
Brinckerhoff, J. E.  
Brinckerhoff, J. H.  
Foote, E. D.  
Hillyer, Edwin  
Hooker, E. & C. E.  
Kelley, J. A.  
Moore, F. W.  
Oliver, R. L.  
Taylor, Wm. H.  
Zimmerman, F. F.

**WAUSAU.**

Alderson, V. A.  
Huntington & Mack  
Huntington, Henry B.  
Wheeler & Zimerman

**WYOMING TERRITORY.**

**CHEYENNE CITY.**

Oliver, H. S.  
Bruner, J. W. & Johnson | Kent & Arnold

**DOMINION OF CANADA.**

**PROVINCE OF MANITOBA.**

**WINNIPEG.**

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Insurance Agent, Agent  
Standard Fire and Federal

Life Assurance Cos., both  
of Hamilton

Carruthers & Brock  
Drummond Bros.  
Gilroy, Thos.

Girdlestone, G. W., Insur-  
ance Agent.

Grant, Jno. P.  
Grundy & Robertson  
Holloway, A.

Hutton, W. L.  
Lewis & Kirby  
McMicken, Merten & Co.  
Muttibury, G. A.  
Strang, R.  
Yeomans, J. G.

**PROVINCE OF NEW BRUNSWICK.**

**CHATHAM.**

Adams, R. B.  
Chestnut, W.  
Gillespie, Thos. T.  
Ellis, John  
Fraser, Geo. B.  
Johnston & Murray  
Winslow, F. E.

**MONCTON.**

Borden & Atkinson  
McAllister, James  
Snow, J. McC.  
Thomas, George

**PORTLAND.**

Forrest, J. J.  
Frink, R. W. W.  
Jenkins, T. J.  
Lighe, Patrick  
Lomney, Chas. J.  
Robinson, T. B.  
Van Wart, A. D. G.  
White, W. H.

**ST. JOHN.**

Almon, Lewis I.  
Blois, Osborne  
Chubb, H. & Co.  
Corey, Chas. D.

Dunn, Edward F.  
Fairweather, A. C.  
Fairweather, Geo. E.  
Frink, R. W. W.  
Gale, Ezra W.  
Grant, J. MacG.  
Hall & Fairweather  
Jack, Henry  
Jarvis, C. E. L.  
Jarvis, W. M.  
Jordan, Jas. G.  
Kaye, J. Sidney  
Kennedy, W. H. D.  
Lewis, Almon  
Macdonald, C. A.  
Maclellan & Co.  
Peters, A. Wellesley

Ranney, H. R.  
Robinson, M. & T. B.  
Rowe, R.  
Temple, T. A.  
Thomas, Geo.  
VanWart, A. D. G.  
Vroome & Arnold  
Whitaker, E. L.  
Whitaker, Jos. F.

**ST. STEPHEN.**

Brown, David  
Gummer, W. C. H.  
King, James  
Mills, L. A.  
Whitlock, J. T.

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**HALIFAX, N. S.**

Allison, Augustus  
Almon, M. B.  
Anderson, W. R.  
Clarkson, C. J. P.  
Daly, M. B.,

Edwards, A. C.  
Farquhar, Forrest & Co.,  
Greer, G. M.  
Halifax Bank  
Kenny, J. F.  
Lowell, W. L., & Co.  
McLearn, P.

McSweeney, W. B.  
Mitchell, J. Scott  
Mosher, Almona  
People's Bank  
Reynolds, C. J.  
Salter, W. S.

Short, Alfred, Insurance  
Agent.  
Sinclair, G. T.  
Sutherland, W.  
Tobin, Stephen  
Wylde, C. J.  
Wylde, Isaac J.

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**BARRIE.**

Edwards, C. M.  
Edwards, Jas.  
King, Robt., Sr.  
Lount, G. T.  
Montgomery, F. M.  
Morris, Chas.  
Morrow, Alex.  
Scroggie, Jas.  
Way, Chas.

**BELLEVILLE.**

Burrows, S.  
Clarke, F. M.  
Denmark & Northrup  
Diamond, Irvine  
Donnelly, Thos.  
La Roche, E. H.  
McIntyre, W. T.  
Palmer, P. R.  
Phillips, J. P. C.  
Purdy, Ralph  
Robertson, D. B.  
Roblin, M. B.  
Thomas, John Parker  
Yarwood, C. S.

**BERLIN.**

Bawman, I. D.  
Eaton, John  
Eishelman, Moses  
Jaffray, W. R.  
Ruby, A.  
Scully, J. M.  
Staebler, J. M.  
Moffat, John

**BOWMANVILLE.**

Bingham, Thos.  
Burke & Jones  
Cleric & Allen  
Luscombe & Leitch  
McGill, George

**BRANTFORD.**

Botham, Thomas  
Foster, Thomas  
Foster, William  
Grace, James  
Howell, Wesley  
Kerr, W. H. C.  
Leitch, John A.  
Lowery, Dr.  
Matthew, S. G.  
Muirhead, A. D.  
McMichael, S. W.  
Nelles, A. H.  
Tremaine & Battersby  
Turner, Charles  
Wilkes, James

**BROCKVILLE.**

Buell, J. D.  
Dewey & Buckman  
Jones, D. B.  
Merrick, T. H.  
Sherwood, William  
Weatherhead, Geo. H.

**COBOURG.**

Burnham, John  
Easton, Robert  
Fish, W. T.  
Flynn, J.  
Gravelly, J. V.  
Haig, J. B.  
Hargraft, W.  
Henderson, J.  
Howell, S. S.  
Lawes, W.  
Lent, Marcus  
McEvers, Edward  
Macnachten, D.  
Osler, E. O.  
Pringle, R. R.  
Toms, Wm.

**CORNWALL.**

Blythe, Walter  
Liddell, J. W.

Macmillan, A. V.  
Milden, Geo.  
Monroe, D.  
Patterson, H. C.  
Watson, James P.

**CHATHAM.**

Atkinson, G. K.  
Harper & Halle  
Kennedy, W. C.  
McIntosh, A. B.  
O'Hara, R.  
Richardson, James  
Richardson, A.  
Tissiman, John

**DUNDAS.**

Burrows, George F.  
Smith, J. Findlay  
Suter, R. & F.

**GALT.**

Blain, Thos. G.  
Girdlestone, C. W.  
Graham, J. Y.  
Howell, H. S.  
Jaffray, Rd.  
Jones, Thos. F.  
McGiverin, Thos.  
Strong R. S.  
Strong, R. S., Jr.  
Todd, Thos.

**CODERICH.**

Allen, Alex. McDonald  
Detler, Sam H.  
Herton, Horace  
Radcliff, Richd.

**QUELPH.**

Cunningham, R.  
Davidson, C.  
Davidson, John  
Elliott, George  
Evans, E.  
Heffernan, Joseph  
Kilgour, J.  
McCrae, J.  
McCutcheon, J. K.  
Ogston, J. W.

**HAMILTON.**

Barker, Wm.  
Benner, R.  
Booker, W. D.  
Bray, J.  
Burke, David  
Crawford, Theo., Manager Standard Fire Ins. Co.  
Dexter, W., Managing Director Federal Life Assurance Co.  
Fargrieve, J. B.  
Findlay, W. F., Agt. Aetna, Com. Union and London and Lancashire  
Forbes, A. F.  
Gillespie & Powis  
Greer, D. G.  
Hooper, F. L.  
Hunt & Palmer, Gen. Ins. Agt. 20 James street, South  
Jones, S.  
Kenney, S. M.  
McKeand, George  
McLellan, David, District Agent of the Royal Ins. Co. of Liverpool  
Pearson, John, Gen. Ins. and Real Estate Agent, 10 Hughson street, South  
Pennington, M. A., Gen. Ins. Agent, cor. James and Main streets  
Ramsay, A. G., President Canada Life Assurance Co.  
Routh, J. T.  
Rutherford & Lester  
Suter, R. D.  
Walker, James

Wild, E.  
Young, G. A.

**INGERSOLL.**

Brady, James  
Chadwick, C. E.  
Colridge, John  
Ferguson, C. W.  
Herrington, E. S.  
Kennedy, George  
Norserworthy, J. C.  
O'Conner, H., Jr.  
O'Conner, A.  
Stevens, James

**KINGSTON.**

Bamford, A.  
Briggs, Thos.  
Eilbeck & Murray  
Flanigan, M.  
George, F. J.  
Gildersleeve, C. F.  
Gildersleeve, J. P.  
Gordon, W. D.  
Greet, T. Y.  
McRossie, W.  
Mills, Thos.  
Patton, J.  
Phippen, S. S.  
Simpson, I.  
Smythe, E. H.  
Strange, M. W.  
Swift, James  
Vandewater, R. W.  
White, J. T.

**LINDSAY.**

Cornell, S.  
Gallon, Jas.  
Irwin, S.  
Knowlson, J. B.  
Russell, W. L.  
Speir, R.  
Taylor, F. C.

**LONDON.**

Beddome, F. B.  
Brydges, C. E.  
Burnett, John  
Edwards, W. D.  
Gilleen & Butler  
Gunn, G. M. & Son  
Hammond, F. J.  
Hungerford, R. B.  
Macdonald, D.  
Minton, T. S.  
Moyer, E. N.  
Nelles & Grant  
Parker & Williams  
Smith, D. D.  
Smith, John  
Smyth, A. G.  
Towe, E.  
Waddell, Robert  
Wallace, A.

**OSHAWA.**

Dickey, W.  
Dingle, Wm.  
Glenney, William  
Halliday, D.  
Lang, H.  
Maxwell, H.  
McMillen, Thos. H.  
Scott, George J.

**OTTAWA.**

Boswell, H. T.  
Cubert, Jno., Jr.  
Cunningham, C. R.  
Desjardins, Chas.  
Douglas, C. A. & Co.  
Dune, J. & Son  
Egan, H. K.  
Hannum, J. M. T.  
Hume, G. B.  
Hnycock, R. H.  
Jackson, F. A.  
King, Edward  
Larmouth, P.  
McCraig, R. C. W.

McKinnon, Neil  
Mill, J. A.  
O'Keefe, W. D.  
Pennock, J. T.  
Pennock & Pennock  
White, W.  
Woodburn, Geo. H.

**OWEN SOUND.**

Corbet, Geo., Jr.  
Crawford, Horace  
Doleir, D. R.  
Raven, J. P.  
Spencer, Geo.  
Stephens, A. M.  
Stephens, Jas. C.  
Stephens, W. A.  
Sutherland, Jas.  
Price, George  
Todd, Ed.

**PARIS.**

Bullock, J.  
Fisher, J. H.  
Key, W.  
Ryall, T., Jr.  
Whitlaw, C.

**PETERBORO.**

Cameron, Charles  
Cluxtor, W. H.  
Cox, George A.  
Hartley, J. A.  
McWilliams, J. B.  
Ross, W.

**PRESCOTT.**

Buckley, James  
Dowsley, J.  
Dowsley, M.  
Whitney, Albert  
Willard, Harper

**ST. CATHARINES.**

Camp, L. C. & Son  
Eckhardt, W. H.  
Graham, J. G.  
Helliwell, H. M.  
Keating, J. W.  
Larkin, Patrick  
Leitch, Lauchlin  
McCallum, Peter  
McGibbon, Walter  
Potter, D. D. E.  
Stuart, C. E.  
Weaver, S.

**ST. MARYS.**

Birtch, N. E.  
Clench, L. M.  
Curman, A.  
Freeman, C.  
Long, E.  
Williams, W.

**SARNIA.**

Daniel, A. H.  
McDowall, J. A.  
Neville, C.  
Palmer & Johnson  
Rooney, J.

**ST. THOMAS.**

Allworth, A. J.  
Cloris, G. T.  
Cook, J. S.  
Ellison, Luke  
Frazer, Alex.  
Gilbert, M. A.  
McIntyre, Archibald  
McKensie, D. R.  
Nortyn, J. B.  
Perry, S. O.  
Rowley, George  
Upper, I. S.

**STRATFORD.**

Brown, John  
Burnham, W. H.  
Gordon, Wm.  
Hamilton, John



Hodgins, W. S.  
Horne, G.  
Houston, J. S.  
Lawrence, G. W.  
Marshall, C. A.  
McGregor, A. S.  
Miller, Thos.  
Mowat, Wm.  
Packert, Chas.  
Sewell, Hy.

**STRATHROY.**

Allison, P. J.  
Campbell, D. M.  
Frank, F. W.  
Gerneau, G. G.  
Irwin, John  
Nicholson, H.

**TORONTO.**

Armstrong, H. D. P.  
Baird, R. S.  
Ball, F. A.  
Banks Bros.  
Blogg, T. C.  
Bowstead & Gibbs  
Brandon, James  
Brine, H. J.  
Carlisle, J. B.

Camp, L. C., Gen. Agt. for  
Ontario, of Phenix, of  
Brooklyn  
Dixon, A., Gen. Agt. Nor-  
wich Union Fire Ins. Soc.  
for the Dominion  
Dixon, A., Gen. Agt. Nor-  
wich and London Accident  
of Norwich, England  
Duncan-Clarke, S. C.  
Chief Agt. Lancashire, of  
England  
Evans, H. W.  
Fahey, William  
Gilmour, Isaac C.  
Gooch, R. N.  
Graham, Geo.  
Harman, S. B.  
Harvey, A.  
Henderson, J. D.  
Henderson, Wm.  
Higgins, D.  
Holland, G. B., Manager  
Union Mutual Life of  
Maine  
Johnston, James.  
Lawder, A. W.  
Lee, W. A. & Son  
Maynon, S. F.

Reid & Rogerson  
Wright, W. A.  
Maughan, Kay & Banks,  
General Agents Royal In-  
surance Company  
Medland, W. A., City Agt.  
Norwich Union and Gen.  
Agt. Accident Ins. Co., of  
N. A.  
Macdonald, J. K.  
Maughan, J.  
Mills, M. W.  
Moffat & Co.  
Moore, F. A.  
O'Hara, H., General Insur-  
ance Agent, 30 Adelaide  
street East  
Orr, William H., Manager  
Ætna Life for Canada  
Perron Bros.  
Perry, Capt. Chas.  
Pringle, Jas.  
Pringle, T. M.  
Pyke, G. J.  
Reed, J. B.  
Reed & Rogerson  
Russell, C. F.  
Scott & Walmsley  
Shaw, Sam'l

Stark, John & Co.  
Smith, A. W.  
Walton & Lightbourne  
Wamsley, Wm.  
Wickens & Mitchell, Gen-  
eral Agents Commercial  
Union Assurance Co.,  
Fire, Life and Marine  
Wood, G. W.  
Wood, T. R.

**WATERLOO.**

Buckberrough, D.  
Colquhoun, F.  
Doering, Fred.  
Handel, C. H.  
Hendry, Wm.  
Hughes, J. B.  
Luckie, James  
Riddle, W. H.  
Shuh, John  
Sims, P. H.  
Taylor, C. M.  
Tilt, Thomas

**WINDSOR.**

Connelly Bros,  
McCrae, John & Son  
Scott & Reynolds

PROVINCE OF PRINCE EDWARDS ISLAND.

**CHARLOTTETOWN.**

Carvell Brothers

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DeBrisay & Angus  
Fitzgerald, R. R.

Hazard, Horace  
Hyndman, F. W.  
McEachren, John

Newbery, F. T.  
Urquhart, A. S.

PROVINCE OF QUEBEC.

**LEVIS.**

Roy, Leon

**MONTREAL.**

Bond, E. L. & Co., Gen-  
eral Ins. Agents  
Bossé, C. L.  
Boult & Bourne  
Chipman, J. B. M.  
Cole Fred., General Agent,  
Commercial Union Assur-  
ance Company for Eastern  
Canada  
Christmas, T. H., Manager  
Ætna Life Ins. Co.  
Davison, James, Manager  
Royal Canadian Ins. Co.  
Denholm, George  
Forbes & Mudge  
Foster, Chas. C.  
Gagnon, Arthur, Secre-  
tary Royal Canadian Ins.  
Co.  
Gault & Tatley, Resident  
Managers Royal & British  
America Ins. Co.'s  
Gillespie, Moffat & Co.  
Hamilton, G. W.  
Hampson, Robt.  
Hanson, Wm.  
Hart, Gerald E.

Hart, T. & Sons  
Holden, H. A.  
Johnson, H. J.  
Kavanagh & Bosse  
Lefebvre, S. E.  
Macauley, J. R.  
Macauley, R., Manager  
Sun Life Ins. Co.  
Marting, J. W., Manager  
Canada Life Assurance  
Co.  
McDougal & Davidson  
Nott, J. F. & Co.  
Orr & Christmas  
Oswald, J. K.  
Patterson, G. H.  
Pownall, Robert  
Rae, J.  
Ramsey W. M., Manager  
for Canada of Standard  
Life of Edinburgh  
Bawlings, Edward, Man-  
ager Guarantee Co. of  
N. A. and Managing Dir-  
ector Accident Ins. of N. A.  
Rintoul Bros.  
Robertson Wm., Manager  
for Canada, London and  
Lancashire Life Assur. Co.,  
and Fire Ins. Association,  
Limited  
Routh J. H. & Co., Agents

Lancashire of Manchester,  
and Western of Toronto  
Simpson, Thos.  
Sims, R. & Co.  
Sinton, J. C.  
Smith, G. F. C.  
Stancilife, F., Manager.  
British Empire Life Co  
for Canada  
Stevenson & Bond  
Taylor Bros.  
Weir, W. H.

**NICOLET.**

Chillas, H. A.  
Germain, L.  
Trahan, N.

**QUEBEC.**

Belleau, James T.  
Bosse, H. C. & Co.  
Brown, M.  
Champion, C. P.  
Dorion, L. E.  
Drune, S. Wilson  
Fisher, W. L.  
Forsyth, I. Bell & Co.  
Fraser, A. & Co.  
Holloway, F.  
Hunt, Weston & Son  
Laird, John  
Mahoney, J. H.

Maxham, A. I. & Co.  
McGie, Daniel  
McPherson, W. M.  
Murphy, O.  
Roy, O.  
Sewell, H. H.  
Welch, H. W.

**ST. HYACINTHE.**

Bernler & Morin  
Boisseau, F. X.  
Curocker, S. A.  
Morison, L. F.  
Nault, J.  
Tache, J. deL.

**ST. JOHNS.**

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Knight, E. C.  
O'Cain, James  
Macdonald, L. G.

**SHERBROOKE.**

Archambault, J. A.  
Bostwick, A. D.  
Farwell, Wm.  
Hale, E. C.  
Lyford, W. C.  
Morey, S. F.  
Odell, H. A.  
Simpson, Arthur  
Woodward, A. G.

NEWFOUNDLAND.

**HARBOR GRACE.**

Apsey, Jno. F.  
Drysdale, A. T.  
Godden, Joseph  
Munn, John & Co.  
Thompson, W. H.  
Thompson, E. B.

**ST. JOHN'S.**

Archibald, E. M.  
Bowring Bros.  
Clift, J. I.  
Donovan, Simon  
Duder, Edwin  
Harvey, H.

Hayward, A. C.  
Hayward, Henry  
Irb Brothers & Co.  
Kent, R. J.  
Man, W. H.  
Messieres, Geo.

Monroe, M.  
Murray, Jas.  
Rendell, W. & G.  
Shea, Ambrose  
Stewart, J. & W.  
Stubb, H. J.  
Winter, J. S.

# UNDERWRITERS' ORGANIZATIONS.

The following is a list of insurance organizations in the United States, together with the names of officers and members of principal committees :

## UNITED FIRE UNDERWRITERS IN AMERICA.

*President*—D. W. C. SKILTON. *Vice-Presidents*—H. E. BOWERS, HENRY H. HALL, W. R. LYMAN. *Corresponding Secretary*—J. MONTGOMERY HARE, *Recording Secretary*—CHAS. H. FORD. *Treasurer*—HENRY H. HALL.

## NATIONAL BOARD OF FIRE UNDERWRITERS OF THE UNITED STATES.

Offices, Nos. 156 and 158 Broadway, N. Y. Annual meeting held third Thursday in May.

*President*—D. A. HEALD, New York ; *Vice-President*—J. W. MURRAY, New York ; *Secretary*—DE WITT C. SKILTON, Hartford ; *Treasurer*—J. S. PARISH, Providence.

## THE FIRE UNDERWRITERS ASSOCIATION OF THE NORTHWEST.

*Persident*—JAMES M. DE CAMP, Cincinnati ; *Vice-President*—C. W. POTTER, Milwaukee ; *Secretary and Treasurer*—GEO. W. HAYES.

## UNDERWRITERS' ASSOCIATION OF THE SOUTH.

*President*—W. R. LYMAN, New Orleans ; *Vice-President*—L. R. WARREN, Atlanta, Ga. ; *Secretary and Treasurer*—H. C. STOCKDELL, Atlanta, Ga.

## SOUTHEASTERN TARIFF ASSOCIATION

FOR NORTH CAROLINA, SOUTH CAROLINA, GEORGIA, ALABAMA AND FLORIDA.

(Organized at Gainesville, Ga., August 16, 1882.)

*President*—CLARENCE KNOWLES, adjuster New York Underwriters ; *Vice-President*—P. F. PESCU, JR., special agent Commercial Union ; *Secretary*—THOMAS PETERS, Atlanta, Ga. ;

## ASSOCIATION OF INSURANCE SUPERINTENDENTS AND COMMISSIONERS.

*President*—OLIVER PILLSBURY, New Hampshire ; *Vice-President*—CHARLES P. SWIGERT, Illinois ; *Secretary*—JNO. W. BROOKS, (succeeded as Insurance Commissioner by EPHRAIM WILLIAMS), Connecticut.

## CALIFORNIA UNDERWRITERS' ASSOCIATION.

*President*—CHARLES A. LATON ; *Vice-President*—C. J. HUTCHINSON ; *Secretary*—A. D. SMITH ; *Treasurer*—HUGH CRAIG. Constitute the Executive Committee.

## INDIANA STATE BOARD OF UNDERWRITERS.

*President*—J. M. NEUBERGER ; *Vice President*—MILO E. LAURANCE ; *Secretary and Treasurer*—H. C. MARTIN.

## ILLINOIS STATE BOARD OF FIRE UNDERWRITERS.

*President*—B. T. WISE. *Vice-President*—ROBERT ZENER. *Secretary and Treasurer*—J. L. WHITLOCK.

## IOWA UNION OF FIRE UNDERWRITERS.

*President*—CHARLES W. FRACKER, Marshalltown ; *Vice-President*—H. H. Hobbs, Chicago ; *Secretary and Treasurer*—GEO. A. ARMSTRONG, Des Moines.

## KENTUCKY AND TENNESSEE ASSOCIATION OF FIRE UNDERWRITERS.

*President*—JOHN B. CASTLEMAN ; *Vice-President*—THOMAS C. TIMBERLAKE ; *Secretary*—A. M. CUNNINGHAME.

## MASSACHUSETTS MUTUAL FIRE INSURANCE UNION.

*President*—E. B. STODDARD, Worcester. *Vice-Presidents*—CHALES B. CUMINGS, Boston ; GEORGE B. FAUNCE, Dedham. *Secretary and Treasurer*—ALFRED L. BARBOUR, Cambridge.

## MICHIGAN ASSOCIATION OF FIRE UNDERWRITERS.

*President*—GEORGE W. CHANDLER ; *Vice-President*, E. C. PRESTON ; *Secretary and Treasurer*, EUGENE HARBECK.

## MISSISSIPPI UNDERWRITERS ASSOCIATION.

*President*—H. M. STREET, Meridian ; *Vice-President*, J. W. BEATY, Jackson ; *Secretary*, R. V. MANSTON, Corinth.

## ASSOCIATION OF FIRE UNDERWRITERS OF MISSOURI, KANSAS AND NEBRASKA.

*President*—W. J. LITTLEJOHN, St. Joseph, Mo. ; *Vice-President*, H. CLARKSON, Topeka, Kan., *Secretary and Treasurer*, A. BENNETT, Kansas City, Mo.

**NEW YORK STATE ASSOCIATION OF SUPERVISING AND ADJUSTING AGENTS.**

*President*—H. A. GLASSFORD ; *Vice-President*, GEO. W. BURCHELL ; *Secretary*, JAMES M. HODGES  
141 Broadway, New York.

**NEW ENGLAND INSURANCE EXCHANGE.**

*President*—U. C. CROSBY ; *Vice-Presidents*—GEO. P. FIELD, W. T. STEERE, J. H. LEIGHTON ;  
*Secretary and Treasurer*—JAMES BRUERTON, Boston.

**OHIO STATE BOARD OF FIRE UNDERWRITERS.**

*President*—J. M. DECAMP ; *Secretary and Treasurer*—J. A. WEINLAND. *Commissioner*—A. Gardner, Jr.

**ASSOCIATION OF OHIO JOINT STOCK FIRE INSURANCE COMPANIES.**

*President*—S. F. COVINGTON, President Globe Insurance Co., Cincinnati, Ohio. *Secretary and Treasurer*—K. F. BENNDORF, Vice-President Farmers Insurance Co., Cincinnati, Ohio.

**FIRE UNDERWRITERS' ASSOCIATION OF THE PACIFIC.**

*President*—E. W. CARPENTER ; *Vice-President*—WM. SEXTON ; *Secretary*—R. H. NAUNTON.

**ASSOCIATION OF FIRE UNDERWRITERS FOR TEXAS.**

*President*—J. Y. TREZEVANT, JR. ; *Vice-President*—J. D. KERFOOT ; *Secretary*—J. B. HEREFORD, Dallas.

**STATE BOARD OF UNDERWRITERS OF VIRGINIA.**

*President*—THOS. M. ALFRIEND, Richmond ; *Vice-President*—D. N. WALKER, Richmond  
*Secretary and Treasurer*—W. L. COWARDIN, Richmond.

**VIRGINIA TARIFF ASSOCIATION.**

*President*—JOSEPH E. JOHNSTON ; *Vice-President*—JOHN M. OTEY, of Richmond ; *Secretary*—A. G. MCILWAINE, JR., of Petersburg.

**WISCONSIN, MINNESOTA AND DAKOTA FIRE UNDERWRITERS UNION.**

*President*—C. W. KIBBER, St. Paul ; *Vice-President*—E. B. AMES, Minneapolis ; *Secretary*—D. B. BULLIS, Dubuque.

**BOSTON FIRE UNDERWRITERS' UNION.**

*President*—GEO. F. OSBORNE ; *Vice-President*—JAMES GOODMAN ; *Treasurer*—CHAS. E. GUILD ;  
*Secretary*—OSBORNE HOWES, JR.

**CHICAGO BOARD OF FIRE UNDERWRITERS.**

*President*—THOMAS GOODMAN ; *Vice-President*—T. S. CUNNINGHAM ; *Treasurer*—JAMES H. MOORE ; *Secretary*—THOMAS A. BOWDEN.

**CHICAGO UNDERWRITERS' EXCHANGE.**

*President*—E. M. TEALL ; *Vice-President*—R. A. WALLER ; *Treasurer*—O. W. BARRETT ; *Secretary*—RALPH N. TRIMMINGHAM.

**NEW YORK BOARD OF FIRE UNDERWRITERS.**

*President*—PETER NOTMAN ; *Vice-President*—NICHOLAS C. MILLER ; *Secretary*—WILLIAM W HENSHAW ; *Assistant Secretary*—JAMES YEARENCE ; *Treasurer*—MARTIN L. CROWELL.

**NEW YORK TARIFF ASSOCIATION.**

(Organized under the auspices of the New York Board of Fire Underwriters.)

*President*—PETER NOTMAN ; *Vice-President*—SAMUEL P. BLAGDEN ; *Secretary*—WM. DE LANCEY BOUGHTON.

**BOARD OF FIRE UNDERWRITERS OF SAN FRANCISCO.**

*President*—D. J. STAPLES ; *Vice-President*—ARTHUR E. MAGILL ; *Secretary and Treasurer*—CHARLES D. HAVEN.

**LIFE UNDERWRITERS' ASSOCIATION OF BOSTON.**

*President*—C. G. ATTWOOD, of the Mutual Life ; *Vice-Presidents*—J. MASON EVERETT, of the Manhattan, and BENJAMIN S. CALEF, of the New York ; *Treasurer*, FRANCIS MARSH, JR., of the John Hancock Mutual ; *Secretary*, GEORGE N. CARPENTER, of the Massachusetts Mutual.

**LIFE UNDERWRITERS ASSOCIATION OF CHICAGO.**

*President*—W. H. WELLS ; *Vice-President*—A. L. CHETLAIN ; *Secretary*—STEWART MARKS ;  
*Treasurer*—JOHN K. STEARNS.

**NATIONAL BOARD OF MARINE UNDERWRITERS.**

Offices No. 69 Wall street, New York.

*President*—THOMAS C. HAND ; *Vice-President*—Isaac Sweetzer ; *Secretary and Treasurer*—J. Raymond Smith.

## PLACES WHERE "THE COMPACT" OPERATES.

Following is a list of places where the "Compact" is in operation, towns where agents are bound by a compact to write at uniform rates, and have all forms of policies, endorsements, etc., concurrent, under an agreement to work together harmoniously on the same basis in all respects. For the purpose of carrying out this agreement, a manager or secretary is appointed in each place, to whom all daily reports, endorsement slips, etc., are submitted before the agents forward them to the company. Companies refuse to receive reports from Compact points unless bearing the requisite official certification. The managers in some of these places change every three months :

Name of Place.	Manager.	Tariff in Active Force.
Abilene, Kan.....	R. McCormick, Inspector.....	
Albuquerque, New Mexico.....	Jesse M. Wheelock.....	Yes.
Beloit, Kan.....	John S. Goodwin.....	Yes.
Boulder, Colo.....	John W. Day.....	Yes.
Brownsville, Mo.....	C. M. Kelley.....	Yes.
Burlington, Kan.....	Geo. G. Hall.....	Yes.
Cameron, Mo.....	C. H. Rollins.....	Yes.
Cawker City, Kan.....	L. S. Tucker.....	Yes.
Columbus, Kan.....	C. H. Coon.....	Yes.
Columbus, Neb.....	Gus G. Beecher.....	Yes.
Columbus, O.....	Robt. H. Gardner.....	
Columbus, Ind.....	W. M. Lambert.....	
Crawfordsville, Ind.....	D. S. Braden.....	
Davenport, Iowa.....	<sup>a</sup> W. F. Ross.....	Yes.
David City, Neb.....	O. H. Ford.....	Partially.
Dayton, O.....	B. F. Hooke.....	
Denver, Col.....	James L. McCluer.....	
Detroit, Mich.....	Chas. T. Rothermel.....	Yes.
Denton, Denton Co., Texas.....	D. A. Robinson.....	Yes.
Des Moines, Iowa.....	Ira Cook.....	
De Witt, Neb.....	N. B. Hull.....	Yes.
East Saginaw, Mich.....	Geo. H. House.....	Yes.
Eldorado, Kan.....	T. E. Woods.....	Yes.
Elkhart, Ind.....	C. H. Fish.....	
Evansville, Ind.....	B. B. Myrick.....	
Fairbury, N-b.....	B. L. Purdy.....	Yes.
Falls City, Neb.....	F. W. Miller.....	Partially.
Ft. Wayne, Ind.....	C. E. Graves.....	
Fulton, Mo.....	S. D. Lawther.....	Yes.
Garnett, Kan.....	Geo. W. Her.....	Yes.
Goshen, Ind.....	E. G. Herr.....	Yes.
Grand Rapids, Mich.....	C. C. Griswold.....	Yes.
Greenville, Ills.....	Geo. W. Hill.....	No.
Highland, Madison Co., Ills.....	Timothy Gruaz.....	Yes.
Holden, Missouri.....	F. B. Hawes.....	Partially.
Holton, Kansas.....	J. H. Chrisman.....	Yes.
Indianapolis, Indiana.....	J. T. Ashbrook.....	
Jefferson City, Mo.....	Q. Dellmeyer.....	Yes.
Joplin, Mo.....	B. Pribbenow.....	Yes.
Juniata, Nebraska.....	S. L. Brass.....	Yes.
Kansas City, Mo.....	W. J. Felter.....	
Kearney, Nebraska.....	E. M. Cunningham.....	Yes.
Kokomo, Ind.....	A. B. Kirkpatrick.....	Yes.
Lamar, Mo.....	A. J. Wray.....	Yes.
Lebanon, Ind.....	Samuel S. Dailey.....	
Lindsberg, Kansas.....	A. E. Agrehus.....	Yes.
Maryville, Mo.....	J. W. Carr.....	Yes.
Minneapolis, Kansas.....	F. M. Serton.....	Yes.
Minneapolis, Minn.....	W. B. McCord.....	
Moline, Iowa.....	<sup>a</sup> W. F. Ross.....	
Muscatine, Iowa.....	<sup>a</sup> W. F. Ross.....	Yes.
Neimton City, Kan.....	G. W. Holmes.....	Yes.
Omaha, Neb.....	J. B. Rowley, Esq.....	Yes.
Osage City, Kan.....	W. H. Haslam.....	Yes.
Oswego, Kan.....	Nelson Cose.....	Yes.
Ottawa, Kan.....	E. A. Canes.....	Yes.
Peoria, Ill.....	E. R. Pierce.....	
Plum Creek, Neb.....	George Little.....	Yes.
Red Cloud, Neb.....	John R. Willcox.....	Yes.
Rich Hill, Mo.....	Thomas Irish.....	Yes.
Richmond, Ind.....	J. C. Hadley.....	
Rockford, Ill.....	D. P. Gray.....	Yes.
Rock Island, Iowa.....	<sup>a</sup> William F. Ross.....	

<sup>a</sup> Represents "The Davenport, Muscatine, Rock Island and Moline Underwriters Union."

Name of Place.	Manager.	Tariff in Active Force.
Rushville, Ind.....	George W. Campbell.....	
Saginaw, Mich.....	Geo. H. House.....	Yes.
Saginaw Valley, Mo.....	George H. House.....	
Santa Fe, New Mexico.....	Wm. M. Berger.....	Yes.
Schuyler, Neb.....	E. E. Davis.....	Yes.
Sedalia, Mo.....	M. H. Woodfin.....	Yes.
Seneca, Kan.....	John F. Curran.....	Yes.
Seward, Neb.....	D. C. McKillip.....	Yes.
Shelbina, Mo.....	E. T. Hopkins.....	Yes.
Spencer, Clay Co., Iowa.....	M. E. Griffin.....	Yes.
Springfield, O.....	Cecil A. Hall, Secretary.....	
St. Joseph, Mo.....	H. E. Pitkin.....	Yes.
St. Paul, Minn.....	Geo. W. Hall.....	Yes.
Sutton, Neb.....	L. D. Fowler.....	Yes.
Tecumseh, Neb.....		Yes.
Topeka, Kansas.....	Col. S. W. Stone.....	Yes.
Waco, Tex.....	J. B. Winslett.....	Yes.
Wahoo, Neb.....	H. H. Dorsey.....	Yes.
Weatherford, Tex.....	W. H. Hannon.....	Yes.
Winfield, Kan.....	J. G. Fuller.....	Yes.
Wichita, Kan.....	Reuben H. Roys.....	Yes.
York, Neb.....	A. J. Bell.....	Yes.

## LOCAL BOARDS.

The following is a list of local boards in the United States, with names of officers and other information. In compiling this list, letters were addressed to all towns in the country of ordinary importance, and insurances agents at the places mentioned were communicated with directly. While not a few of these boards date their existence back for years, many have been organized and put into successful operation during the past twelve months, and numbers are organizing every week. The foot-note (i) in following pages, indicates that the board has no officers, and the names given are simply agents; (i) denotes that the town has been rated by the South Eastern Tariff Association:

### ALABAMA.

Name of Place.	President.	Secretary.	Tariff in Active Force.
Anniston.....			/Yes.
Birmingham.....	T. N. Anglin.....	Edward Warren.....	/Yes.
Dadeville.....			/Yes.
Demopolis.....	J. R. Robertson.....	E. I. Weil.....	Yes.
Eufaula.....	L. Y. Dean.....	B. B. Davis.....	/Yes.
Gadsen.....			/Yes.
Greenville.....	Jos. R. Abrams.....	A. W. Metcalf.....	/Yes.
Hemtsville.....	John L. Rison.....	R. H. Wilson.....	/Yes.
La Fayette.....			/Yes.
Mobile.....	Price Williams, Sr.....	Jas. M. Muldon.....	/Yes.
Montgomery.....	I. R. Adams.....	W. L. Chandler.....	/Yes.
Opelika.....	i F. H. Clower.....		/Yes.
Oxford.....	i Mathis & Co.....	i J. S. Kelly.....	/Yes.
Delma.....	N. D. Cross.....	Louis Gerstman.....	/Yes.
Tuscaloosa.....	S. Odenheimer.....	W. F. Fitts.....	/Yes.
Talladega.....			/Yes.
Troy.....			/Yes.
Uniontown.....	i J. W. Bush.....	i T. G. Fowler.....	/Yes.

### ARKANSAS.

Fort Smith.....	R. M. Johnson.....	Jno. L. Henderson.....	Yes.
Helena.....			Yes.
Hot Springs.....	Geo. W. Baxter.....	Jas. G. Allen.....	Yes.
Little Rock.....	S. M. Marshall.....	L. B. Leigh.....	Yes.

### CALIFORNIA.

Colusa.....	i W. D. Dean.....	i E. W. Jones.....	Yes.
Sacramento.....	W. P. Coleman.....	W. C. Felch.....	Yes.
San Diego.....	No local board.....		Yes.
San Jose.....			Yes.
Los Angeles.....	No local board.....		Yes.
Woodland.....	No local board.....		Yes.

### COLORADO.

Canon City.....	i W. H. Mcblin.....	i Fred H. Shule.....	Yes.
Colorado Springs.....	Henry Le B. Wills.....		Yes.
Denver.....	C. D. Cobb.....	E. S. Rich.....	Yes.
Longmont.....	F. H. Stickney.....		
Silver Cliff.....			Yes.



## CONNECTICUT.

Name of Place.	President.	Secretary.	Tariff in Active Force.
New Haven.....	G. B. Bowers.....	H. C. Warren.....	Yes.
Meriden.....	A. L. Otis.....	A. W. Dean.....	Yes.
Norwich.....	Henry L. Parker.....	B. P. Learned.....	Yes.
West Winsted.....	George M. Currington.....	C. K. Hunt.....	Yes.

## DAKOTA TERRITORY.

Aberdeen.....	C. F. Easton.....	S. H. Jumper.....	Yes.
Bathgate.....	J. L. McKittrick.....	W. H. Swinton.....	Yes.
Canton.....	M. E. Randolph.....		Yes.
Chamberlain.....	J. T. Stearns.....	C. C. Morron.....	
Fargo.....	A. G. Brown.....	Geo. I. Foster.....	Yes.
Flandreau.....	T. H. McConnell.....	E. Huntington.....	Yes.
Grand Forks.....	W. L. Wilder.....	D. D. Webster.....	Yes.
Jamestown.....	A. A. Allen.....	Lyster Hayward.....	Yes.
Madison.....	Frank W. Thaxter.....	Chas. B. Kennedy.....	
Mayville.....	J. A. Loomis.....	Flitter & Halison.....	Yes.
Pierre.....	L. Wakefield.....	Eugene Sture.....	Yes.
Sioux Falls.....	R. R. Briggs.....	Geo. W. Lewis.....	Yes.
Yankton.....	E. T. White.....	Geo. L. Cox.....	Yes.

## DISTRICT OF COLUMBIA.

Washington.....	Board organizing.
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## FLORIDA.

Cedar Keys.....	No local board.....	/ Yes.
Fernandina.....		/ Yes.
Gainesville.....		/ Yes.
Jacksonville.....	J. H. Norton.....	Lawrence Haynes.....
Madison.....	No local board.....	W. H. Hausman, Agent.....
Marianna.....		/ Yes.
Monticello.....		/ Yes.
Ocala.....		/ Yes.
Orlando.....	No local board.....	Collins Ormsby, Agent.....
Palatka.....		/ Yes.
Pensacola.....	C. L. LeBaron.....	Thos. C. Watson.....
Quincy.....	No local board.....	/ Yes.
Sanford.....	D. J. M. Rue.....	/ Yes.
Tallahassee.....	R. A. Shine.....	James B. Gamble.....
Tampa.....		/ Yes.

## GEORGIA.

Americus.....	John W. Wheatley.....	W. J. Dible.....	/ Yes.
Atlanta.....	Thos. Egleston.....	R. A. Hancock.....	/ Yes.
Athens.....		A. E. Griffith.....	/ Yes.
Augusta.....	James M. Burdell.....	T. H. Stafford.....	/ Yes.
Albany.....			/ Yes.
Bainbridge.....	No local board.....		/ Yes.
Brunswick.....	J. M. Dexter.....	Thos. O'Connor.....	/ Yes.
Cedartown.....	No local board.....	L. S. Ledbetter, Agent.....	/ Yes.
Cartersville.....			/ Yes.
Cochran.....			/ Yes.
Columbus.....	D. F. Willcox.....	J. S. Willcox.....	/ Yes.
Conyers.....			/ Yes.
Covington.....		J. M. Pace.....	/ Yes.
Cuthbert.....	No local board.....		/ Yes.
Dallas.....	No local board.....	W. I. Fain, Agent.....	/ Yes.
Dalton.....	No local board.....		/ Yes.
Dawson.....	No local board.....		/ Yes.
Darien.....			/ Yes.
Eatonton.....	I. H. Adams.....	J. C. Allen.....	/ Yes.
Eastman.....			/ Yes.
Elberton.....	No local board.....	Geo. C. Grogan, Agent.....	/ Yes.
Forsyth.....	E. M. Amos, Chairman.....		/ Yes.
Fort Valley.....	No local board.....		/ Yes.
Gainesville.....	H. L. Cheshire.....	W. A. Brown.....	/ Yes.
Grantville.....			/ Yes.
Greensboro.....			/ Yes.
Griffin.....	C. H. Johnson.....	Jas. M. Brawner.....	/ Yes.
Hartwell.....	No local board.....		/ Yes.
Hawkinsville.....			/ Yes.
Independence.....	John Hollet.....	G. B. Smeelie.....	Yes.
Jackson.....	No local board.....	J. W. Crum, Agent.....	/ Yes.
Jonesboro.....			/ Yes.
La Grange.....		A. J. Boyd.....	/ Yes.
Macon.....	W. W. Carnes.....	H. E. Rees.....	/ Yes.
Madison.....	Jas. E. Chiles.....		/ Yes.
Marietta.....	No local board.....	W. H. King, Agent.....	Yes.
Milledgeville.....	No local board.....	L. Carrington, Agent.....	/ Yes.
Monroe.....			/ Yes.
Montezuma.....	No local board.....		/ Yes.

Name of Place.	President.	Secretary.	Tariff in Active Force.
Newnan.....	No local board.....		/ Yes.
Palmetto.....	No local board.....	C. S. Reid, Agent.....	/ Yes.
Rome.....	Hamilton Yancey.....	R. A. Denny.....	/ Yes.
Savannah.....			/ Yes.
Sparta.....	No local board.....	E. S. Wilson, Agent.....	/ Yes.
Talbotten.....			/ Yes.
Thomasville.....	No local board.....	Hansell & Hansell, Agent.....	/ Yes.
Valdosta.....	No local board.....		/ Yes.
Warrenton.....			/ Yes.
Waynesboro.....	No local board.....		/ Yes.

ILLINOIS.

Altona.....	No local board.....		Yes.
Anna.....	H. P. Tuthill.....	C. E. Kirkpatrick.....	Yes.
Amboy.....	P. M. James.....	Jas. T. Tait.....	Yes.
Arcola.....	A. B. Dimond & Co.....		Yes.
Augusta.....	L. A. Ketcham.....	C. H. Morrell.....	Yes.
Aurora.....	James Murphy.....	Warren Tyler.....	Yes.
Batavia.....	F. K. George.....	E. O. Cooley.....	Yes.
Beardstown.....	L. F. Sander.....	D. C. Dilley.....	Yes.
Belleville.....	U. K. Sikkema.....	Theo. I. Krafft.....	Yes.
Belvidere.....	M. C. Marean.....	F. R. Smiley.....	Yes.
Bloomington.....	E. W. Tillotson.....	L. B. Thomas.....	Yes.
Cairo.....	C. N. Hughes.....	H. H. Candee.....	Yes.
Canton.....	C. N. Henkle.....	C. T. Coleman.....	Yes.
Carrolton.....	Ed. B. Hobson.....	Wm. Lavery.....	Yes.
Casey.....	J. R. Harrison.....	C. C. Pomeroy.....	Yes.
Champaign.....	Geo. F. Beardsley.....	John L. Pierce.....	Yes.
Chandlerville.....			Yes.
Chester.....	F. Buckman.....	C. L. Staly.....	Yes.
Clinton.....	No local board.....	W. D. Ford, Agent.....	Yes.
Crescent City.....	S. G. Staples.....	W. H. Egley.....	Yes.
Danville.....	Wm. Morgan.....	E. E. Boudinot.....	Yes.
Dixon.....	John V. Thomas.....	Eugene Pinkney.....	Yes.
Du Quoin.....	C. F. Linzee.....	H. P. Scott.....	Yes.
Dwight.....			Yes.
Earlville.....	H. A. Chern.....	Wm. Wilson.....	Yes.
East St. Louis.....	John W. Renshaw.....	Thomas L. Fekete.....	Yes.
Effingham.....	Casper Nolte.....	Geo. M. SeCrone.....	Yes.
Elmwood.....	J. J. Davis.....	J. M. Rodman.....	Yes.
El Paso.....	F. W. Carlton.....	Walter Bennett.....	Yes.
Fairbury.....	Smith Olney.....	W. H. Van Doorn.....	Yes.
Farmer City.....	W. S. Lewis.....	W. S. Young.....	Yes.
Freeport.....	Oscar Taylor.....	M. H. Wilcoxon.....	Yes.
Galena.....	Frederick Stahl.....	L. H. Rowley.....	Yes.
Galesbury.....	L. W. Sanborn.....	S. L. Arnold.....	Yes.
Gilman.....	Joseph Armstrong.....	D. L. Parker.....	Yes.
Girard.....	M. M. Duncan.....	H. C. Hamilton.....	Yes.
Gardner.....	J. H. Coles.....		No.
Galva.....	C. A. Shurtliff.....	B. S. Peck.....	Yes.
Henry.....	A. M. Pool.....	E. T. Disosway.....	Yes.
Hillsbon.....	John J. McLean.....	Wm. Abbott.....	Yes.
Jacksonville.....	J. H. Bancroft.....	A. N. McDonald.....	Yes.
Joliet.....	S. O. Simonds.....	L. E. Ingalls.....	Yes.
Kankakee.....	John Dale.....	E. B. Warriner.....	Yes.
Kewanee.....	N. H. Pratt.....	A. Maul.....	Yes.
Knoxville.....	J. D. McIntosh.....	J. B. Gault.....	Yes.
Lacon.....	Geo. M. Bane.....	L. C. McNurtie.....	Yes.
La Salle.....	Geo. M. Murphy.....	Joseph Wertheim.....	Yes.
Lanark.....	J. M. Glofelty.....	C. W. Chamberlain.....	Yes.
Lena.....	H. Wingart.....	W. C. Standen.....	Yes.
Lincoln.....	N. E. Pegram.....	Geo. W. Parker.....	Yes.
Litchfield.....	W. E. Bacon.....	F. C. Beeman.....	Yes.
Marseilles.....	J. W. Chapple.....	W. A. Money.....	Yes.
Marion.....	J. R. Little.....		Yes.
Mason City.....	O. S. King.....	F. N. Smith.....	Yes.
McLeansboro.....	J. W. Jones.....	J. C. Hall.....	Yes.
Mendota.....	R. H. Ruggles.....	Geo. H. Madden.....	Yes.
Minonk.....	J. P. Bell.....	W. R. Dunn.....	Yes.
Moline.....	W. F. Ross.....		Yes.
Monticello.....	Daniel Stickel.....	W. J. Porter.....	No.
Momence.....	B. F. Gray.....	W. M. Durham.....	Yes.
Morris.....	John B. Davidson.....	Charles H. Goold.....	Yes.
Morrison.....	Wm. Lane.....	Frank Clendenin.....	Yes.
Mt. Vernon.....	W. C. Pollock.....	Albert Watson.....	Yes.
Monmouth.....	Peyton Roberts.....	Lyman W. Case.....	Yes.
Nashville.....	Isaac Miller.....	T. S. Le Compto.....	Yes.
Naperville.....	Willard Scott.....	H. H. Rassweiler.....	Yes.
Olney.....	G. D. Slanker.....	S. B. Winsor.....	Yes.
Oregon.....	C. T. Marsh.....	Chas. D. Etnyre.....	Yes.
Ottawa.....	Geo. W. Ravens.....	R. W. Buchanan.....	Yes.

Name of Place.	President.	Secretary.	Tariff in Active Force.
Pekin.....	James Haines.....	Erastus Rhodes.....	Yes.
Princeton.....	Philo H. Zeigler.....	.....	Yes.
Peoria.....	F. H. Wagner.....	Elliot Callender.....	Yes.
Petersburg.....	Robert S. Carter.....	Jesse M. Ott.....	Yes.
Quincy.....	J. M. Bishop.....	Ed. Cleveland.....	Yes.
Rochelle.....	G. W. Clark.....	J. O. McConough.....	Yes.
Roodhouse.....	Patterson & Starkey.....	Geo. N. Sawyer.....	Yes.
Rock Island.....	J. M. Buford.....	H. C. Cleaveland.....	Yes.
Rushville.....	J. W. Morris.....	Dwight E. Ray.....	Yes.
Peru.....	Chas. Struever.....	Henry Ream.....	Yes.
Salem.....	A. R. Allanan.....	F. P. Moser.....	Partially.
Taylorville.....	.....	J. N. C. Shumway.....	Yes.
Saybrook.....	C. W. Knapp.....	D. Robb.....	Yes.
Shelbyville.....	T. J. Graybill.....	J. M. Lloyd.....	Yes.
Springfield.....	E. S. Walker.....	A. Hawley.....	Yes.
Streator.....	Jay Baker.....	W. A. Funk.....	Yes.
Sullivan.....	S. E. Smyper.....	.....	Yes.
Warsaw.....	F. Kruskopf.....	R. L. McDougal.....	Yes.
Urbana.....	H. M. Russell.....	G. W. Curtis.....	Yes.
Vandalia.....	J. D. Collins.....	Geo. A. A. Dieckmann.....	Yes.
Virginia.....	Matt Zapple.....	G. W. Martin.....	Yes.
Washington.....	.....	.....	Yes.
Watseka.....	George C. Harrington.....	W. H. Harry.....	Yes.
Waverly.....	S. S. Brown.....	M. M. Meacham.....	Yes.
Wilmington.....	L. A. Baker.....	E. W. Willard.....	Yes.
Winchester.....	.....	.....	Yes.
Woodstock.....	Asa W. Smith.....	J. D. Short.....	Yes.
Wyoming.....	A. G. Hammond.....	W. J. Bond.....	Yes.

## INDIANA.

Anderson.....	Joseph Fulton.....	James Bain.....	Yes.
Angola.....	B. F. Dawson.....	Lawrence Gates.....	Yes.
Attica.....	L. D. Lyons.....	M. L. Wilson.....	Yes.
Aurora.....	John E. Wymond.....	C. S. Jelley.....	Yes.
Bedford.....	A. A. Walott.....	H. H. Walls.....	Yes.
Brazil.....	L. I. Brighton.....	I. Jarboe.....	Yes.
Butler.....	John A. Campbell.....	C. J. Coats.....	Yes.
Clinton.....	D. C. Johnson.....	John G. Campbell.....	Yes.
Covington.....	H. Savage.....	.....	Yes.
Crawfordsville.....	C. L. Thomas.....	H. S. Braden.....	Yes.
Crown Point.....	H. H. Meeker.....	C. E. Allman.....	Yes.
Danville.....	T. J. Cofer.....	James A. Downard.....	Yes.
Edinburg.....	C. M. A. Hess.....	Will C. Wilson.....	Yes.
Evansville.....	Irah S. I. Loewenstein.....	B. B. Myrick.....	Yes.
Fowler.....	L. Dinwiddie.....	G. H. Stewart.....	Yes.
Frankfort.....	Cyrus Clark.....	W. R. Hines.....	Yes.
Franklin.....	S. A. Wilson.....	Geo. Banta.....	Yes.
Greencastle.....	E. D. Anderson.....	Geo. E. Blake.....	Yes.
Huntington.....	J. T. Alexander.....	J. G. Price.....	Yes.
Indianapolis.....	W. C. Grubb.....	J. T. Ashbrook.....	Yes.
Jeffersonville.....	Herman Peefer.....	C. H. Kelley.....	Yes.
Kendallville.....	Thomas L. Graves.....	C. H. McMillan.....	Yes.
LaFayette.....	John C. Brockenbrough.....	Wm. J. Atwell.....	Yes.
Lawrenceburg.....	Samuel McElfresh.....	Louis Mathews.....	Yes.
La Grange.....	T. F. Perine.....	John M. Preston.....	Yes.
La Porte.....	Geo. S. Seymone.....	Geo. C. Dorland.....	Yes.
Lebanon.....	C. Copeland.....	Saml. C. Daily.....	Yes.
Ligonier.....	J. E. Braden.....	F. P. Bothwell.....	Yes.
Logansport.....	P. H. Grelle.....	E. D. Closson.....	Yes.
Martinsville.....	W. D. Eves.....	.....	Yes.
Mishawaka.....	H. G. Niles.....	John J. Schindler.....	Yes.
Mt. Vernon.....	Alx. Hutchinson.....	Jno. L. Resenkraz.....	Yes.
New Albany.....	James G. Harrison.....	F. D. Connor.....	Yes.
New Carlisle.....	S. C. Lancaster.....	F. D. Warner.....	Yes.
Noblesville.....	F. B. Pfaff.....	C. J. McCole.....	Yes.
Peru.....	.....	W. C. Bailey.....	Yes.
Petersburg.....	A. H. Alexander.....	J. M. Doyle.....	Yes.
Princeton.....	W. B. McDonald.....	W. R. Criswell.....	Yes.
Plymouth.....	John W. Houghton.....	B. D. Crawford.....	Yes.
Rensselaer.....	R. S. Dwiggin.....	N. W. Reeve.....	Yes.
Richmand.....	Wm. H. Bradbury.....	John C. Hadley.....	Yes.
Rockfort.....	G. W. Mansfield.....	James J. Cavin.....	Yes.
Rushville.....	John H. Osborne.....	Geo. W. Campbell.....	Yes.
Salem.....	W. H. Ward.....	Chas. C. Cooper.....	No.
Seymour.....	Henry Miller.....	C. W. McNair.....	No.
Shelbyville.....	G. W. F. Kirk.....	H. Whitcomb.....	Yes.
South Bend.....	John E. Fisher.....	Jasper E. Lewis.....	Yes.
Sullivan.....	L. Stewart.....	W. S. Smith.....	Yes.
Tell City.....	G. Huthsteiner.....	H. Ludwig.....	Yes.

Name of Place.	President.	Secretary.	Tariff in Active Force.
Terre Haute.....	B. F. Havens.....	Jacob Early.....	Yes.
Union City.....	Board in contemplation at date of compilation.....		Yes.
Valparaiso.....	S. R. Bryant.....	J. Hanford Skinner.....	Yes.
Vevay.....	Wm. B. Owens.....	George S. Pleasants.....	Yes.
Vincennes.....	W. M. Tyler.....	Jerome Conveery.....	Yes.
Wabash.....			Yes.
Worthington.....			Yes.

## IOWA.

Anamosa.....		Wm. McIntyre.....	Yes.
Anita.....	E. A. Stone.....	C. D. Bartlett.....	Yes.
Atlantic.....	W. A. Wilken.....	J. F. Hubbard.....	Yes.
Audubon.....	H. W. Hanna.....	A. F. Armstrong.....	Yes.
Bell Plain.....	Geo. Huston.....	A. F. Bell.....	Yes.
Boone.....	C. W. Carr.....	Fred Gay.....	Yes.
Bloomfield.....	W. B. Horn.....	W. J. Hamilton.....	Yes.
Brooklyn.....	J. F. Talbott.....	W. T. Holmes.....	Yes.
Burlington.....	Theo. Guelich.....	R. M. Green.....	Yes.
Carroll City.....	H. W. Macouber.....	J. M. Drees.....	Yes.
Cedar Rapids.....	C. W. Burton.....	Henry Bennett.....	Yes.
Centerville.....	H. H. Dewey.....		Yes.
Cherokee.....	E. C. Herrick.....	W. A. Rankins.....	Yes.
Clarence.....	W. W. Hillyn.....	C. F. Patter.....	No.
Corning.....	C. T. Cole.....	John W. Bixby.....	Yes.
Council Bluffs.....	J. W. Crossland.....	Wm. Seidentopf.....	Yes.
Creston.....	H. A. Cherry.....	O. E. Silverhorn.....	Yes.
Cresco.....	Local board dead.....		Yes.
Decorah.....	E. Cutler.....	F. P. Adams.....	Yes.
Dubuque.....	J. H. Lull.....	Ed W. Duncan.....	Yes.
Eldora.....			Yes.
Emmetsburg.....	Alex. Peddie.....	B. McCarty.....	Yes.
Fairfield.....	H. C. Rountree.....	R. J. Wilson.....	Yes.
Fort Dodge.....	Saml Rees.....	R. S. Ervin.....	Yes.
Fort Madison.....	J. W. Albright.....	H. Welsing.....	Yes.
Glenwood.....	T. L. Stephens.....	Alex. Tipton.....	Yes.
Greenfield.....	H. A. Gilbert.....	W. R. Cochran.....	Yes.
Grinnell.....	L. E. Spencer.....	J. M. Dunn.....	Yes.
Hamburg.....	D. M. Gould.....	J. P. Beach.....	Yes.
Hampton.....	C. S. Guilford.....	Fred Ward.....	Yes.
Ida Grove.....	Clark & Hubbard.....		
Iowa Falls.....	S. P. Smith.....	H. C. Meller.....	Yes.
Iowa City.....	G. W. Dodder.....	Charles P. Bacon.....	Yes.
Knoxville.....	O. P. Wright.....	E. F. Sperry.....	Yes.
LeMars.....	A. A. Alline.....	M. Hilbert.....	Yes.
La Porte City.....	W. F. Peckerill.....	A. Van Valkenburg.....	Yes.
Lyons.....	J. C. Root.....	D. Romer.....	Partially.
Manchester.....			Partially.
Manning.....	C. W. Doty.....	A. T. Bennett.....	Yes.
Marengo.....	A. J. Morrison.....	J. H. Bramh.....	Yes.
Marion.....	Geo. B. Owen.....	J. W. Lothian.....	Yes.
Marshalltown.....	L. S. Kilborn.....	Benjamin Statler.....	Yes.
Mason City.....	J. V. W. Montague.....	I. R. Kirk.....	Yes.
Mo. Valley.....	F. M. Dance.....	John S. Goss.....	Yes.
Mt. Pleasant.....	J. H. Whiting.....	J. F. Leech.....	Yes.
Muscatine.....	S. T. Thompson.....	Wm. H. Woodward.....	Yes.
Neola.....	Riley Clark.....	John P. Osgan.....	Yes.
Nevada.....	W. H. Nelson.....	A. E. Lucas.....	Yes.
Newton.....	J. M. Woodron.....	J. J. Vaughan.....	Yes.
Ogden.....	C. B. Sylvester.....		Yes.
Ottumwa.....	W. A. McGrew.....	C. B. Rounds.....	Yes.
Pella.....	H. Nollen.....	J. G. Thomassen.....	Yes.
Petersburg.....	A. H. Alexander.....		Yes.
Toledo.....	W. H. Harrison.....	F. E. Smith.....	Yes.
Vinton.....	C. S. Bennett.....	H. E. Warner.....	Yes.
Washington.....	Wayne Simmons.....	Wm. Scofield.....	Yes.
Waterloo.....	M. Blim (deceased).....	E. P. Walker.....	Yes.
Waverly.....	A. J. Tanner.....	E. A. Damson.....	Yes.
West Liberty.....	Asa Gregg.....	Geo. C. Shipman.....	Yes.
What Cheer.....	M. C. Musgrove.....	Ed Jackson.....	Partially.

## KANSAS.

Abilene.....	W. T. Davidson, Chair'n.....	J. C. Royer, Inspector.....	Yes.
Chanute.....	R. N. Allen.....	R. N. Allen.....	Yes.
Clay Centre.....	J. H. Pukerton.....	H. G. Higinbotham.....	No.
Clyde.....	Arthur Cornforth.....	J. J. McFarlan.....	Yes.
Coffeyville.....	Thos. Scurr, Jr.....	H. H. Isham.....	Yes.
Council Grove.....	P. S. Roberts.....	John Maloy.....	Yes.
Ellsworth.....	R. R. Lyons.....		Yes.
Emporia.....	J. D. Holden.....	S. B. Riggs, Sec. & Treas.....	Yes.
Fort Scott.....	S. P. Mosher.....	H. T. Wilson.....	Yes.
Great Bend.....	J. W. Brown.....	D. N. Heizer.....	Yes.

Name of Place.	President.	Secretary.	Tariff in Active Force.
Hiawatha.....	John E. Moore.....	W. R. Ely.....	Yes.
Humboldt.....	Joseph Stewart.....	J. A. Heath.....	Yes.
Junction City.....	M. E. Clark.....	S. W. Pierce.....	Yes.
Lawrence.....	Geo. B. Edgar.....	A. L. Selig.....	Yes.
Leavenworth.....	T. J. Ware.....	T. J. Ware.....	Yes.
Lyons.....	W. H. Wolfe.....		Yes.
Manhattan.....	D. Hungerford.....		Yes.
Marion.....	A. E. Case.....	J. D. Tilson.....	Yes.
McPherson.....	Geo. Allin.....		No.
McCune.....	J. McCune.....	H. Gaddis.....	Yes.
Neodesha.....		W. H. Cramer.....	Yes.
Olothe.....	J. M. Hall.....		Yes.
Osage Mission.....	J. V. Pierce.....	John H. Wood.....	Yes.
Paola.....	Fargo & Wright.....		Yes.
Peabody.....		J. J. Funk.....	Yes.
Sabetha.....	J. A. McCaul.....	C. T. Whittenhall.....	Yes.
Salina.....	L. O. Wight.....	R. P. Cravens.....	Yes.
Sterling.....	Butler & Arnold.....		Yes.
Wamego.....	J. L. Browne.....	L. H. Finney.....	Yes.
Wellington.....	J. T. Hickman.....		Yes.
Wyandotte.....	L. H. Wood.....	A. N. Moyer.....	Yes.

## KENTUCKY.

Bowling Green.....	G. B. Graham.....	G. B. Payne.....	Yes.
Covington.....	H. Bostwick.....	Jno. F. Purcell.....	Yes.
Frankfort.....	John B. Lindsey.....	H. H. Watson.....	Yes.
Hawesville.....	S. Powers.....	C. G. Sterett.....	Partially.
Henderson.....	Lyon & Hart.....		Yes.
Hopkinsville.....	R. H. Norwood.....	Thos. W. Long.....	Yes.
La Grange.....	W. A. McDowell.....	Joseph Sauer.....	Yes.
Lexington.....	Jesse Woodruff.....	Levi Rodes.....	Yes.
Lawrenceburg.....	J. F. Witherspoon.....	John H. Crain.....	Yes.
Louisville.....	J. L. Danforth.....	Henry McDonald.....	Yes.
Maysville.....	Dr. Jno. T. Fleming.....	Jos. F. Brodrick.....	Yes.
Mt. Sterling.....	Wm. Hoffman.....	Jno. O. Miller.....	Yes.
Owensboro.....	J. C. Rudd.....	J. W. Carter.....	Yes.
Shelbyville.....	Robt. A. Lowry.....	C. M. Harwood.....	Yes.
Paducah.....	W. H. Hook.....	R. E. Ashbrook.....	Yes.

## LOUISIANA.

Baton Rouge.....	S. M. Hart.....	H. McNair.....	Yes.
New Orleans.....	Ed. A. Palfrey.....	Geo. Mather.....	Yes.
Shreveport.....		Frank J. Nolan.....	Yes.

## MAINE.

Auburn and Lewiston.....	Tristram Hersey.....	Th. F. Garcelon.....	Yes.
Augusta.....	Moses W. Farr.....	W. A. R. Boothby.....	Yes.
Bangor.....	John S. Kimball.....	Richard Kelleher.....	Yes.
Gardiner.....	M. W. Farr.....	W. A. R. Boothby.....	Yes.
Lewiston.....	W. M. Lydston.....	F. A. Conant.....	Yes.
Machias.....	No local board.....		Yes.
Portland.....	F. J. Rollins.....	T. J. Little.....	Yes.
Rockland.....	E. H. Cochran.....	John Lovejoy.....	Yes.
Waterville.....	M. W. Farr.....	W. A. R. Boothby.....	Yes.

## MARYLAND.

Baltimore.....	J. M. Anderson.....	Wm. Cunningham.....	Yes.
Hagerstown.....	No officers.....		Yes.

## MASSACHUSETTS.

Andover.....	A. E. Mack.....	A. D. Swan.....	Yes.
Attleboro.....	Henry Rice.....	H. M. Daggett, Jr.....	Yes.
Beverly.....	Samuel Porter.....	Samuel H. Stone.....	Yes.
Danvers.....			Yes.
Fall River.....	Wm. S. Greene.....	A. K. Slade, Jr.....	Yes.
Fitchburg.....	John Upton.....	C. E. Kirby.....	Yes.
Gardner.....		Chas Kirby.....	Yes.
Gloucester.....	H. L. Follensbee.....	H. E. L. Hasken.....	Yes.
Halliston.....		N. T. Higley.....	Yes.
Haverhill.....	Walter S. Goodell.....	J. Fred Adams.....	Yes.
Holyoke.....	C. B. Wolcott.....	A. G. Mayna.....	Yes.
Lawrence.....	A. C. Mack.....	A. D. Swan.....	Yes.
Lowell.....	Chas. Coburn.....	Geo. F. Hunt.....	Yes.
Lynn.....	Wm. F. Johnson.....	Jerome Ingalls.....	Yes.
Marblehead.....	No local board.....	D. R. Hathaway.....	Yes.
† Marlboro'.....			
† Morison.....			None.
Newburyport.....	Geo. H. Bugip.....	Wm. E. Chase.....	Yes.
New Bedford.....	Hiram Van Campen.....	Thomas M. James.....	Yes.
Northampton.....	J. M. Turner.....	Oliver Walker.....	Yes.



Name of Place.	President.	Secretary.	Tariff in Active Force
North Adams.....	E. D. Tyler.....	Geo. F. Miller.....	Yes.
Peabody.....	Wm. Northey.....	Wm. R. Colby.....	Yes.
Pittsfield.....	F. S. Parker.....	J. M. Stevenson.....	Yes.
Quincy.....	No local board.....	A. Howland Agt.....	No.
Salem.....	Wm. Northey.....	Wm. R. Colby.....	No.
Springfield.....	J. C. Pynchon.....	F. A. Judd.....	Yes.
Taunton.....	Andrew S. Briggs.....	J. R. Tallman.....	Yes.
α Warren.....	No local board.....		
† Webster.....			
Winchendon.....	Jonnn Upton.....		Yes.
Worcester.....	N. Currier.....	Geo. A. Parks.....	Yes.

† Board in contemplation at date of compilation.

α Tariff on shoe shops.

## MICHIGAN.

Adrian.....	J. R. Gilkey.....	A. Bennett.....	Yes.
Albion.....	E. P. Robertson.....	H. M. Dearing.....	Yes.
Allegan.....	H. F. Marsh, Jr.....	S. D. Pond.....	Yes.
Alpena.....	J. D. Holmes.....	Chars. H. Luce.....	Yes.
Battle Creek.....	C. C. Bartlett.....	C. C. Plarey.....	Yes.
β Bay City.....	Robt. S. Pratt, Agent.....		Yes.
Benton Harbor.....	B. F. Rounds.....	Geo. R. Wright.....	Yes.
Big Rapids.....	D. Roben.....	A. W. Bennett.....	Yes.
Buchanan.....	ι John C. Dick.....	ι W. A. Parmer.....	Yes.
Charlotte.....	ι Seth Kitchem.....	ι J. D. Parkhurst.....	Yes.
Chelsea.....	R. Kempf.....	D. B. Taylor.....	Yes.
Coldwater.....	John G. Parkhurst.....	J. P. Etheridge.....	Yes.
Corunna.....	William Cochran.....	Charles Holman.....	Yes.
Dexter.....	N. A. Phelps.....	H. C. Gregory.....	Yes.
Dowagiac.....	C. T. Lee.....	F. H. Reshore.....	Yes.
Eaton Rapids.....	W. F. Stirling.....	A. Osborn.....	Yes.
Fenlon.....	F. Gorton.....	H. B. Latonrette.....	Yes.
Flint.....	Chas. E. McAlester.....	Jonathan Palmer.....	Yes.
Fremont.....	Ed. E. Edward.....	C. J. Rathburn.....	Yes.
Grand Haven.....	Geo. D. Sanford.....	John A. Pfaff.....	Yes.
Greenville.....	E. H. Jones.....	M. E. Crane.....	Yes.
Hartford.....	L. S. Warren.....	J. E. Sweet.....	Yes.
Hillsdale.....	Jas. S. Galloway.....	E. P. Reynolds.....	Yes.
Holland.....	K. Schnaddelee.....	H. D. Post.....	Yes.
Holly.....	J. M. Baird.....	M. M. Burnham.....	Yes.
Houghton.....	E. L. Wright.....	F. A. Douglass.....	Yes.
Hudson.....	Geo. W. Whitbeck.....	James B. Thorn.....	Yes.
Ionia.....	J. L. Reynolds.....	C. B. Wardle.....	Yes.
Ishpeming.....	D. F. Wadsworth.....	H. O. Young.....	Yes.
Jackson.....	R. Livermore.....	Geo. W. Ford.....	Yes.
Kalamazoo.....	Chas. H. Booth.....	Edward R. Kimball.....	Yes.
Lansing.....	Dr Wright.....	R. Mott.....	Yes.
Lapeer.....	W. F. Daly.....	John Abbott.....	Yes.
Ludington.....	A. C. Elsworth.....	G. P. McMahon.....	Yes.
Marshall.....			Yes.
Midland City.....	Max. Anderson.....	Geo. Patrick.....	Yes.
Manistee.....	E. E. Donville.....	A. O. Ward.....	Yes.
Marquette.....	Peter White.....	M. R. Manhard.....	Yes.
Mason.....	John M. Dresser.....	Chas. E. Fowler.....	Yes.
Menominee.....	Joseph Fleshiem.....	A. L. Sawyer.....	Yes.
Monroe City.....	H. Shaw Noble.....	C. G. Morris.....	Yes.
Montague.....	H. D. Johnson.....	Geo. M. Duram.....	Yes.
Muskegon.....	Saml. H. Stevens.....	A. Wood.....	Yes.
Niles.....	H. F. Kellogg.....	Chas. T. Chapin.....	Yes.
Owosso.....	G. R. Lyon.....	Fred. Osburn.....	Yes.
Paw Paw.....	ι R. O. Beebe.....	ι Wm. H. Mason.....	Yes.
Petoskey.....	P. B. Wachtel.....	W. C. Barnum.....	Yes.
Pontiac.....	W. A. Wurtron.....	F. J. Burr.....	Yes.
Portland.....	E. M. President.....	Clarence Cole.....	Yes.
Port Huron.....	L. S. Noble.....	Harry Traver.....	Yes.
Quincy.....	M. M. Brown.....	L. S. Wright.....	Yes.
Reading.....	Matt. G. Mallery.....	Matt. G. Mallery.....	Yes.
Romeo.....	Martin Buzzell.....	Watson Loud.....	Yes.
Saline.....	Wm. H. Davenport.....	A. J. Warren.....	Yes.
Schoolcraft.....	H. P. Smith.....	P. D. Miller.....	Partially.
Sturgis.....	David Knox.....	Frank Valentin.....	Yes.
St. Joseph.....	W. Donaldson.....	A. D. Kent.....	Yes.
Three Rivers.....	D. M. Bateman.....	John Griffiths.....	Yes.
Wyandotte.....	D. H. Roberts.....	C. F. Babcock.....	Yes.
Ypsilanti.....	Frank Josslyn.....	Howard Stephenson.....	Yes.

β Organized under Saginaw Valley compact, but old board is kept up.

## MINNESOTA.

Adrian.....	ιA. S. Nelson.....	A Campbell.....	Yes.
Albert Lea.....	Aug. Peterson.....	W. C. McAdam.....	Yes.
Anoka.....	H. Thornton.....	P. F. Pratt.....	
Arlington.....	No local board.....	Albert Zimmermann, Agt.....	Yes.
Austin.....	J. M. Greeman.....	L. G. Wheeler.....	Yes.

Name of Place.	President.	Secretary.	Tariff in Active Force.
Blue Earth City .....	J. A. Kiester .....	G. W. Buswell .....	Yes.
Brainerd .....	G. S. Fernald .....	Milton McFadden .....	Yes.
Canton .....	J. N. Barritt .....	Robert S. Morris .....	Yes.
Carver .....	W. O. Bredenhagen .....	.....	Yes.
Crookston .....	Frank Ives .....	Tom Shepleigh .....	Yes.
Duluth .....	L. Mendenhall .....	Geo. W. Kimberly .....	Yes.
Fairmont .....	Percy Wollaston .....	Percy Wollaston, Jr. ....	Yes.
Faribault .....	Stephen Jewett .....	Jos. Weinemann .....	Yes.
Farmington .....	No local board .....	.....	Yes.
Fergus Falls .....	J. O. Barke .....	W. D. Lowry .....	Yes.
Glencoe .....	E. B. Lincoln .....	E. P. Y. Day .....	Yes.
Granite Falls .....	T. O. Hall .....	W. P. Baker .....	Yes.
Hastings .....	B. C. B. Howes .....	W. H. DeKay .....	Yes.
Heron Lake .....	No local board .....	E. D. Briggs, Agt. ....	Yes.
Janesville .....	J. O. Chandler .....	John Hill .....	Yes.
Lanesboro .....	B. A. Man .....	J. G. French .....	Yes.
Le Seuer .....	Francis Cadwell .....	August T. Doescher .....	Yes.
Litchfield .....	Chas. H. Strobeck .....	Aug. Koerner .....	Yes.
Mankato .....	C. A. Chapman .....	R. H. Rose .....	Yes.
Marshall .....	E. B. Jewett .....	S. Butturff .....	Yes.
Morris .....	L. E. Pearse .....	Geo. E. Darling .....	Partially.
Montevideo .....	P. B. Crane .....	W. S. Shardlow .....	Partially.
New Ulm .....	H. B. Constans .....	W. Pfaender .....	Yes.
Northfield .....	Galeen H. Coon .....	F. O. Rice .....	Yes.
Ortonville .....	C. K. Orton .....	B. Dassel .....	Yes.
Owatonna .....	W. H. Crandall .....	Wm. Shaw .....	Yes.
St. Peter .....	Wm. Schemmal .....	Thomas Montgomery .....	Yes.
Sauk Rapids .....	J. Q. A. Wood .....	W. H. Fletcher .....	Yes.
Shakopee .....	Chas. Bornarth .....	Julius A. Collier .....	Yes.
Sleepy Eye Lake .....	M. C. Burnside .....	Hans Mo. ....	Yes.
Spring Valley .....	No local board .....	.....	Yes.
Stillwater .....	H. R. Murdock .....	F. E. Joy .....	Yes.
St. Cloud .....	L. A. Eans .....	T. Tolman .....	Yes.
St. Charles .....	.....	A. Gerrish .....	Yes.
Tracy .....	Chas. W. Main .....	G. H. Jeroup .....	Yes.
Trenton .....	Luther Collier .....	W. W. Witten .....	Yes.
Verndale .....	S. L. Frazier .....	C. E. Bullard .....	Yes.
Perham .....	John Gerber .....	H. M. Williamson .....	Yes.
Waseca .....	E. B. Collisted .....	J. L. Clagborn .....	Yes.
Winnebago City .....	Andrew C. Dunn .....	E. A. Hotchkiss .....	Yes.

## MISSISSIPPI.

Aberdeen .....	Wicks & Eckford .....	.....	Yes
Brookhaven .....	J. B. Daughtry .....	Jesse Warren .....	†Yes
Columbus .....	L. M. Tucker .....	A. C. Lee .....	Yes
Corinth .....	R. V. Manston .....	.....	Yes
Crystal Springs .....	No local board .....	.....	†Yes.
Durant .....	James Hays .....	.....	†Yes.
Enterprise .....	J. W. O'Ferrall .....	.....	Yes.
Holly Springs .....	L. B. Mosby .....	.....	Yes.
Jackson .....	D. N. Barrows .....	Jno. T. Buck .....	Yes.
Macon .....	Robert Patly .....	.....	.....
Meridian .....	Mrs. V. L. Lillie .....	J. C. Lloyd .....	Yes.
Natchez .....	Oren Metcalfe .....	J. Rawle .....	Yes.
Oxford .....	No local board .....	.....	†Yes.
Port Gibson .....	.....	.....	†Yes.
Sardis .....	E. S. Walton .....	.....	†Yes.
Summit .....	Geo. F. Gracey .....	.....	Yes.
Vicksburg .....	Julius M. Kline .....	W. M. Chamberlin .....	Yes.
West Point .....	Stockhard & Ginnes .....	.....	Yes.
Yazoo City .....	P. M. Doherty .....	A. F. Gardner .....	Yes.

†Tariff of Mississippi Underwriters' Association.

## MISSOURI.

Albany .....	J. W. Wittin .....	J. M. Davis .....	Yes.
Appleton City .....	James Hodkins .....	S. C. Sturtevant .....	.....
Bethany .....	S. W. Leslie .....	.....	Yes.
Boonville .....	W. R. Hutchison .....	Chas. W. Hazell .....	Yes.
Bolckow .....	R. E. Hubbard .....	.....	Yes.
Brookfield .....	W. T. Snow .....	A. G. Torrance .....	Yes.
Cameron .....	.....	A. T. Bunber .....	Yes.
Cape Girardeau .....	John Ivers .....	L. J. Albert .....	Yes.
Carrollton .....	T. L. Montgomery .....	J. L. Grant .....	Yes.
Charleston .....	J. M. Brown .....	W. A. Bush .....	Yes.
Chillicothe .....	B. F. Berry .....	Sam'l Shook .....	Yes.
Clinton .....	T. W. Collins .....	E. W. Snyder .....	Yes.
Columbus .....	W. C. Pratt .....	J. S. Dorsey .....	Yes.
Dodge Center .....	C. J. Numason .....	M. R. Dresbach .....	Yes.
Gallatin .....	J. H. Brundige .....	B. Dudley .....	Yes.
Glasgow .....	James S. Thomson .....	J. J. Hawkins .....	Yes.

Name of Place.	President.	Secretary.	Tariff in Active Force
Grant City.....		W. W. Smith.....	Yes.
Hamilton.....	L. M. Young.....		Yes.
Hannibal.....	John P. Holmes.....	Wm. R. Gannaway.....	Yes.
Humphreys.....	O. M. Shanklin.....	A. H. Kerns.....	Yes.
Kirksville.....	J. S. Pool.....	J. S. Pool.....	Yes.
La Grange.....	Thos. Pryce.....	L. Hagood.....	Yes.
Lebanon.....	Erwin Ellis.....	Geo. H. Greenleaf.....	Yes.
Lexington.....	R. Taylor.....	E. Winsor.....	Yes.
Lurneus.....			Yes.
Marshall.....	i Thos. Boatright.....	i J. Vandyke.....	Yes.
Memphis.....	Ben. Mudd.....	Ed. Allen.....	Yes.
Mexico.....	Charles Baker.....	Joseph Lakenan.....	Yes.
Moberly.....			Yes.
Monroe City.....	i Bishop, Cary & Co.....		Yes.
Montgomery City.....	A. P. McCanne.....	G. W. Bruner.....	Yes.
Mound City.....	i E. L. Pattin.....	i A. H. Jamison.....	Yes.
Neosho.....	J. M. Sherwood.....	B. S. Wilson.....	Yes.
New London.....	Geo. E. Mayhull.....	R. E. Kirtley.....	Yes.
Oregon.....	i J. E. Cummins.....	i T. C. Dungan.....	Yes.
Osborn.....	No local board.....	C. A. Farr, Agt.....	Yes.
Palmyra.....	A. D. Sprague.....	H. H. Winchell.....	Yes.
Pierce City.....	i A. B. Johnson.....		Yes.
Princeton.....	M. F. Robertson.....		Yes.
Rock Port.....	i P. R. Nagor.....	i G. G. Beck.....	Yes.
Savannah.....	C. C. Somerville.....	G. T. Pryan.....	Yes.
Salisbury.....	A. J. Johnson.....	W. S. Stockwell.....	Yes.
Slater.....	M. P. Powell.....	Jno. A. Brightwell.....	Yes.
Stanberry.....	V. T. Williams.....		Yes.
St. Charles.....	i Robert F. Lucke.....	i Joseph Alexander.....	Yes.
St. Louis.....	J. A. Waterworth.....	C. T. Aubin.....	Yes.
Washington.....			Yes.
Wellsville.....	James. L. Barker.....	B. Shackelford.....	Yes.
Weston.....	J. B. Evans.....	E. J. Breen.....	Yes.

MONTANA TERRITORY.

Bozeman.....	E. M. Gardner.....	W. W. Wylie.....	Yes.
Butte City.....	Geo. F. Marsh.....	H. B. Smith.....	Yes.

NEBRASKA.

Albion.....		Manly B. Boardman.....	Yes.
Alma.....	C. C. Flansburg.....		Yes.
Arapahoe.....	i A. Y. Wright.....	i E. S. Child.....	Yes.
Ashland.....	H. C. Brown.....	W. G. Bentley.....	Yes.
Aurora.....	S. S. Hayden.....	W. P. Hellings.....	Yes.
Beatrice.....	J. N. McConnel.....	W. D. Hill.....	Yes.
Bennet.....	H. D. Rhea.....	L. P. Derby.....	Yes.
Bloomington.....	John R. Hart.....	J. P. U. Black.....	Yes.
Bluesprings.....	i J. C. Williams.....	i John Farley.....	Yes.
Brownsville.....	William H. Hoover.....	A. W. Nickel.....	Yes.
Chester.....	i Jas. Dinsmue.....		Yes.
Columbus.....	Gus G. Becker.....	O. T. Roen.....	Yes.
Crete.....	J. H. Gruben.....		Yes.
Davenport.....	G. G. Pratt.....	E. Randall.....	Yes.
Decatur.....	Board extends over Decatur, Lyons and Oakland.....		Partially.
DeWitt.....	N. B. Hull.....	E. R. Miles.....	Yes.
Dunbar.....	i G. H. River.....	i Sam McCrum.....	Partially.
Fairfield.....	No local board.....		Yes.
Fairmont.....		R. H. Pinney.....	Yes.
Fullerton.....	Brad D. Slaughter.....	Geo. D. Meiklejohn.....	Yes.
Grand Island.....	O. A. Abbott.....	Jay E. White.....	Yes.
Hardy.....	W. H. Leigh.....	R. K. Hill.....	Yes.
Hastings.....	Bostwick.....	Cramer.....	Yes.
Hebron.....	i F. A. McMillen.....		Yes.
Humboldt.....	Joseph Glasser.....		Yes.
Indianola.....	J. W. Dolan.....	Tim Miniorty.....	Yes.
Lincoln.....	Chas. T. Boggs.....	R. C. Parrott.....	Yes.
Louisville.....	J. M. Waterman.....		Yes.
Madison.....	A. C. Tyrrel.....	S. O. Campbell.....	Yes.
Milford.....	i Geo. E. Salladin.....	i Thos. A. Healey.....	Yes.
Nebraska City.....	Jas. Sweet.....		Yes.
North-Loup.....	No local board.....	E. A. Allen, Agt.....	Yes.
Nelson.....	E. D. Hobbs.....	G. W. Archer.....	Yes.
Norfolk.....	i John D. Haskell.....	i Chas. P. Mathewson.....	Yes.
North Auburn.....	i Wesley Dundas.....		Yes.
North Bend.....	C. W. Hyatt.....		Yes.
Oakland.....	A. B. Charde.....	F. W. Barns.....	Yes.
Ord.....	i Herman Weston.....	i H. M. Grimes.....	Yes.
Osceola.....	W. J. Mossholder.....	J. B. Mitchell.....	Yes.
Palmyra.....	No local Board.....	J. O. Moore, Agt.....	Yes.
Plattsmouth.....	M. A. Hartigan.....	J. N. Wise.....	Yes.
Papillion.....	O. W. Royal.....	W. C. McLean.....	Yes.

Name of Place.	President.	Secretary.	Tariff in Active Force.
Pawnee City.....	R. J. Graham.....		Yes.
Republican City.....	P. J. Dempster.....	B. D. Mills.....	Yes.
Seward.....	D. C. McKillek.....	J. E. Sandlen.....	Yes.
South Berar.....	H. Y. Striylet.....	Sam Long.....	Yes.
Sterling.....	W. S. Bowman.....	Chas. C. Wilson.....	Yes.
Stromsburg.....	L. Headstrom.....	J. B. Dey.....	Yes.
St. Paul.....	Paul Anderson.....	N. J. Paul.....	Yes.
Superior.....	A. H. Curtis.....	J. H. Graves.....	Yes.
Syracuse.....			Yes.
Table Rock.....	Will L. Sxism.....		Yes.
Tecumseh.....	C. Woodley.....		Yes.
Tekamah.....	M. R. Hopewell.....	N. J. Sheckell.....	Yes.
Valparaiso.....	N. M. George.....	R. K. Johnson.....	
West Point.....	C. H. Perrigo.....		Yes.
Wilber.....	Joseph H. Grinn.....	Chas. W. Meeker.....	Yes.
Weeping Water.....			Partially.
Wymore.....	E. C. Wilcox.....	C. W. Allison.....	Yes.

## NEVADA.

Carson City.....	No local board; San Francisco tariff.....	Yes.
Eureka.....	No local board; San Francisco tariff.....	Yes.
Virginia.....	No local board; San Francisco tariff.....	Yes.

## NEW HAMPSHIRE.

Claremont.....	No local board.....	Partially,
Concord.....	C. C. Danforth.....	R. P. Staniels..... Yes.
Dover.....	Daniel H. Wendell.....	George W. Benn..... Yes.
Great Falls.....	Certain risks rated by New England Exchange.....	
Keene.....	Geo. Tilden.....	H. C. Aldrich..... Yes.
Nashua.....	J. G. Kimball.....	E. J. Copp..... Yes.

## NEW JERSEY.

Newark.....	E. N. Millier.....	John Fischer.....	Yes.
Paterson.....	S. A. McGregor.....	E. H. Olaen.....	Yes.
Trenton.....	C. V. C. Murphy.....	A. L. Worthington.....	Yes.

## NEW MEXICO.

Rasbagas.....	E. Henry.....	E. Henry.....	No.
Santa Fe.....	Wm. M. Berger.....	John Watts.....	Yes.
Silver City.....	O. S. Waner.....	Alfred Jeffrey.....	Yes.

## NEW YORK.

Albany.....	George H. Russell.....	A. Batchelder.....	Yes.
Amsterdam.....	J. D. Serviss.....	John V. A. Lansing.....	Yes.
Ballston Spa.....	George R. Beach.....	Frederick H. Beach.....	Yes.
Batavia.....	Homer Bostwick.....	Wayne H. Parsons.....	Yes.
Binghamton.....	J. P. Morgan.....	David Murray.....	Yes.
Brockport.....	E. N. Hill.....	E. S. Goff.....	Yes.
Buffalo.....	C. B. Armstrong.....	C. H. Woodworth.....	Yes.
Canandaigua.....	John Raines.....	Ehmet Rhodes.....	Yes.
Chautauqua County.....	Jas. H. VanBuren.....	C. W. Eddy, (Jamestown).....	Yes.
Cohoes.....	H. P. Silliman.....	Geo. T. Carter.....	Yes.
Dunkirk.....	Jas. H. VanBuren.....	Fred Driggs.....	Yes.
Elmira.....	Orin Johnson.....	Jas. Ward.....	Yes.
Fredonia.....	(See Chautauqua).....		Yes.
Fulton.....	H. E. Nichols.....	C. W. Streeter.....	Yes.
Glen Falls.....	W. A. Faxen.....	C. W. Cool.....	Yes.
Gloversville.....	James Miller.....	A. M. H. Young.....	Yes.
Herkimer.....	No local board.....	D. Henderson, Agt.....	Yes.
Hornellsville.....	W. G. Coye.....	M. E. Dunning.....	Yes.
Ithaca.....	N. Burritt.....	Geo. W. Schuyler.....	Yes.
Jamestown.....	Hiram Smith 2d.....	C. W. Eddy.....	Yes.
Johnstown.....	James Miller.....	A. M. Young.....	Yes.
Kingston.....	Alfred Hudler.....	Girard L. McEntee.....	Yes.
Le Roy.....	S. F. Comstock.....	H. H. Falkner.....	Yes.
Lockport.....	E. A. Holt.....	C. Wentward.....	Yes.
Lyons.....			
Marcellus.....	J. Bradley.....	J. N. VanVrank.....	Yes.
Middletown.....	E. H. Purdy.....	A. S. Douglas.....	Yes.
Olean.....	W. H. Mandeville.....	C. D. Bieglow.....	Yes.
Oswego.....	John L. McWhorter.....	Joseph B. Lathrop.....	Yes.
Owego.....	Geo. S. Leonard.....	Geo. W. Fay.....	Yes.
Port Jervis.....	L. C. Elston.....	J. A. Fisher.....	Yes.
Poughkeepsie.....	Walter Corlies.....	A. M. Frost.....	Yes.
Rochester.....	A. M. McLean.....	O. L. Angeoine.....	Yes.
Rome.....	J. E. Eliner.....	K. S. Putnam.....	Yes.
Saratoga Springs.....	R. A. Heminway.....	B. H. Searing.....	Yes.
Schenectady.....	D. A. Atwell.....	E. Mott Schermerhorn.....	Yes.
Syracuse.....	Darwin L. Pickard.....	John A. O'Reilly.....	Yes.
Troy.....	Gilbert Geer.....	W. J. Stillman.....	Yes.
Utica.....	V. B. Stewart.....	Wm. P. Carpenter.....	Yes.

Name of Place.	President.	Secretary.	Tariff in Active Force.
Watertown.....	H. M. Stevens.....	H. N. Otis.....	Yes.
Wellsville.....	Thos. Miller.....	S. F. Hanks.....	Yes.
Westfield.....	Hiram Smith ad.....	C. W. Eddy.....	Yes.

♢ Embraces Dunkirk, Jamestown, Chautauqua, Forestville and other villages. ♢ Board in contemplation.

# NORTH CAROLINA.

Ashville.....	E. J. Aston.....	T. W. Branch.....	/Yes.
Charlotte.....	Thos. F. Drayton.....	E. Nye Hutchinson.....	/Yes.
Concord.....			/Yes.
Durham.....	J. Southgate.....	J. J. Mackay.....	/Yes.
Elizabeth.....			/Yes.
Greensboro.....	W. C. Porter.....	R. G. Glenn.....	/Yes.
Goldsboro.....			/Yes.
Monroe.....			/Yes.
Newbern.....	J. S. Long.....	Wm. M. Watson.....	Yes.
Raleigh.....	W. H. Crow.....	C. Kreth.....	/Yes.
Reidsville.....			/Yes.
Salisbury.....			/Yes.
Statesville.....	♢ W. H. Morrison.....	♢ C. A. Carlton.....	/Yes.
Salem.....			/Yes.
Tarboro.....	♢ O. Williams.....	♢ M. Weddett.....	/Yes.
Wadenboro.....	♢ James C. Marshall.....	♢ W. A. Rose.....	/Yes.
Welden.....			/Yes.
Wilmington.....	William L. Smith.....		/Yes.
Wilson.....	No local board.....	Deans & Nicholson, Agts.....	/Yes.
Winston.....	J. C. Buxton.....		/Yes.

# OHIO.

Akron.....	Philip P. Bock.....	Isaac C. Gibbons.....	Yes.
Alliance.....	R. E. Collar.....	D. G. Hester.....	Yes.
Ashland.....	L. J. Sprengle.....	E. Fritzinger.....	Yes.
Ashtabula.....	Henry Fassett.....	J. S. Blyth.....	Yes.
Bellefontaine.....	J. C. Brand, Jr.....	R. F. Tremaine.....	Yes.
Cardington.....	A. H. Grant.....	Joe. A. Mayer.....	Yes.
Carey.....	D. Harpster.....	T. W. McClure.....	Yes.
Canton.....	A. G. Dart.....	Jas. I. Lynch.....	Yes.
Chardon.....	Lucius E. Parsons.....	J. E. Smith.....	Yes.
Chillicothe.....	H. M. Pinto.....	Wm. E. Evans.....	Yes.
Cincinnati.....	John W. Hartwell.....	Charles E. Marshall.....	Yes.
Circleville.....	O. Ballard.....		Yes.
Cleveland.....	Jas. W. Lee.....	A. I. Truesdell.....	Yes.
Columbus.....	M. W. Bliss.....	Robt. H. Gardner.....	Yes.
Doylestown.....	J. B. Weaver.....	A. Kittinenger.....	Yes.
Dayton.....	J. Linxweiler.....	B. F. Hecker.....	Yes.
Defiance.....	Wm. Higgins.....	John M. Preisendorfer.....	Yes.
East Liverpool.....	F. H. Croxall.....	E. P. Hazleth.....	Yes.
Elyria.....	J. H. Boynton.....	Ed. F. Manter.....	Yes.
Findlay.....	D. B. Beardsley.....	Paul Kemerer.....	Yes.
Fostoria.....	Thos. M. Garrison.....	H. W. Meeker.....	Yes.
Ganipolis.....	Geo. House.....	W. T. Minturn.....	Yes.
Garrettsville.....	E. W. Maxson.....	James Norton.....	Yes.
Greenfield.....	John M. Waddel.....	Wm. H. Anderson.....	Yes.
Greenwich.....	J. B. Smith.....	W. H. H. Gorham.....	Yes.
Hamilton.....	J. E. Campbell.....	J. Filton.....	Yes.
Hubbard.....	M. B. White.....		Yes.
Ironton.....	Geo. W. McConn.....	E. Bixby.....	Yes.
Jackson.....	D. Armstrong.....	W. M. Johnson.....	Yes.
Jamestown.....	Geo. K. Jenkins.....	F. W. Alden.....	Yes.
Kenton.....	O. E. Rhodes.....	Anson Norton.....	Yes.
Lancaster.....	A. J. Porys.....	Geo. Matt.....	Yes.
London.....	A. C. Watson.....	J. J. Clark.....	Yes.
Mantua Station.....	John H. Beecher.....	Edgar Chopman.....	Yes.
Marion.....	Geo. S. McGuire.....	Jas. Jacoby.....	Yes.
Marysville.....	Thos. Brown.....	D. T. Elliott.....	Yes.
Medina.....	R. M. McDowell.....	Geo. A. Richards.....	Yes.
Middletown.....	E. S. Barnett.....	N. G. Oglesby.....	Yes.
Mt. Gilead.....	D. D. Booher.....	J. H. Pollock.....	Yes.
Mt. Vernon.....	Henry L. Curtis.....	Howard Harper.....	Yes.
Newark.....	Geo. F. Franklin.....	Geo. W. Hadden.....	Yes.
New London.....	C. H. Church.....	B. F. Starbird.....	Yes.
Niles.....	A. J. Bentley.....	Geo. L. Campbell.....	Yes.
Painesville.....	J. L. Frisbie.....	G. M. Fisber.....	Yes.
Piqua.....	Geo. A. Brooks.....	James H. Hatch.....	Yes.
Portsmouth.....	R. Bell.....	Philo. S. Clark.....	Yes.
Racine.....	John Wolf.....	W. B. Skirvin.....	Yes.
Sandusky.....	John J. Finch.....	H. W. Wagenet.....	Yes.
Lima.....	John Melbom.....	J. O. Stout.....	Yes.
Sidney.....	G. C. Anderson.....	A. E. Abbott.....	Yes.
Springfield.....	Geo. H. Coles.....	C. A. Hall.....	Yes.
Staubenville.....	John McCracken.....	H. H. Fickes.....	Yes.
Tiffin.....	Robt. Lysle.....	L. Montague.....	Yes.
Toledo.....	E. O. Brown.....	Chas. M. Lang.....	Yes.



Name of Place.	President.	Secretary.	Tariff in Active Force.
Troy .....	D. W. Smith.....	Geo. S. Long.....	Yes.
Urbana.....	Levi Geiger.....	G. W. McCracken.....	Yes.
Warren.....	T. J. McLain.....	D. R. Gilbert.....	Yes.
Wellington.....	R. N. Goodwin.....	Calvin Sage.....	Yes.
Wellsville.....	Jacob Stewart.....	C. O. Arnold.....	Yes.
Wooster.....	J. H. Myers.....	J. P. Van Nest.....	Yes.
Youngstown.....	L. Liebman.....	Allen Hellewell.....	Yes.
Zanesville .....	W. R. Hazlett.....	W. H. Cunningham.....	Yes.

## OREGON.

Salem.....No local board.....San Francisco tariff.

## PENNSYLVANIA.

Allegheny City.....	W. G. McCandlip.....	J. B. McFadden.....	Yes.
Bradford.....	No local board.....		Yes.
Columbia.....	F. H. Fiegler.....	A. J. Cauffman.....	No.
Harrisburg.....	H. B. Buckler.....	Alex Blessing.....	Yes.
Oil City.....	W. P. Lucas.....	W. R. Barr.....	Yes.
Scranton.....	R. W. Luce.....	Chas. R. Smith.....	Yes.
Sharpsburg.....	No local board.....		Yes.
Titusville.....	Fred. Bates.....	J. R. Butler.....	Yes.
Warren.....	John Sill.....	W. A. Mitchell.....	Yes.
Wilkes Barre .....	H. H. Derr.....	W. G. Eno.....	Yes.

## RHODE ISLAND.

Newport.....	Lucious D. Davis.....	Henry Bull, Jr.....	Yes.
Providence.....	Geo. T. Paine.....	C. C. Armstrong.....	Preparing.
Westerly.....	No local board.....	J. A. Babcock, Agt.....	No.
Woonsocket.....	R. P. Smith.....	Geo. E. Brewer.....	Yes.

## SOUTH CAROLINA.

Abbeville.....	No local board.....	J. F. C. Du Pie, Agt.....	
Aiken.....	W. M. Hutson.....	C. E. Sawyer.....	Yes.
Anderson.....	A. B. Towers.....	J. A. Brock.....	Yes.
Beaufort.....	No local board.....		Partially.
Belton.....			/Yes.
Camden.....	W. Clyburn.....	B. O. Kennedy.....	Yes.
Charleston.....	S. Y. Tupper.....	Hutson Lee.....	/Yes.
Cheraw.....	No local board.....	S. H. Reid, Agt.....	/Yes.
Chester.....			/Yes.
Columbia.....	E. W. Seilbes.....	Geo. K. Wright.....	/Yes.
Clinton.....			/Yes.
Darlington.....	No local board.....		/Yes.
Due West.....	No local board.....	J. M. Cochrane, Agt.....	/Yes.
Florence.....			/Yes.
Georgetown.....	No local board.....	S. S. Fraser, Agt.....	/Yes.
Greenville.....	T. B. Feranson.....	A. H. Jenkins.....	/Yes.
Greenwood.....			/Yes.
Gaffney's.....			/Yes.
Laurens.....			/Yes.
Marion.....	J. M. Johnson.....	H. Cronheim.....	/Yes.
Mayesville.....		F. J. Mayes.....	/Yes.
Manning.....			/Yes.
Newberry.....			/Yes.
Ninety-Six.....			/Yes.
Orangeburg.....	N. A. Bull.....	John A. Hamilton.....	/Yes.
Prosperity.....			/Yes.
Pendleton.....			/Yes.
Rock Hill.....	John R. London.....	Allen Jones.....	/Yes.
Seneca.....	No local board.....	M. N. Sitton, Agt.....	/Yes.
Spartanburg.....	Geo. Cofield.....	H. S. Ball.....	/Yes.
Sumter.....	A. Moses.....	W. R. Delfar.....	/Yes.
Timmons ville.....	No local board.....	J. S. M. Smith, Agt.....	/Yes.
Union.....			/Yes.
Walhalla.....	No local board.....	Ervin & Verner, Agts.....	/Yes.
Winnsboro.....		J. C. Caldwell.....	
Wonkville.....	T. S. Jeffreys.....	W. H. McCorker.....	/Yes.

## TENNESSEE.

Brownsville.....	J. A. Wilder.....	P. B. Winston.....	Yes.
Clarksville.....	D. N. Kennedy.....	G. N. Byers.....	Yes.
Chattanooga.....			Yes.
Gallatin.....	D. B. Anderson.....	H. C. Rutledge.....	Yes.
Bristol.....	W. W. James.....	W. P. Brewer.....	Yes.
Jackson.....	Robert S. Lindsey.....	Wm. S. Moore.....	Yes.
Knoxville.....	E. D. Dow.....	F. F. Atwell.....	Yes.

Name of Place.	President.	Secretary.	Tariff in Active Force.
Memphis.....	Henry J. Lynn.....	W. H. Rhea.....	Yes.
Murfreesboro.....	John Bell.....	Richard Beard.....	Yes.
Nashville.....	E. D. Hicks.....	W. C. Nelson.....	Yes.
Pulaski.....	E. Edmundson.....	W. S. Ezell.....	Yes.
Shelbyville.....	B. R. Whitthorne.....	W. S. Bearden.....	Yes.
Trenton.....	J. C. N. Dearmore.....	Tom Howard.....	Yes.

## TEXAS.

Abilene.....	No local board.....	Geo. W. Jalonick, Agt.....	Yes.
Alvarado.....	Chapman & Deason.....		
Austin.....	E. W. Shands.....	L. N. Goldbeck.....	Yes.
Bastrop.....	No local board.....	C. L. Morgan, Agt.....	Yes.
Belton.....	H. C. Denny.....	Jesse W. Pierce.....	Yes.
Bonham.....	F. J. Abernathy.....		† Yes.
Brenham.....	John M. Key.....	H. C. McClung.....	Yes.
Brownwood.....	L. A. Bryan.....		Yes.
Bryan.....	J. G. Anderson.....	A. D. McConniss.....	Yes.
Caldwell.....	No local board.....	J. W. Gray, Agt.....	Yes.
Cameron.....	B. I. Arnold.....		Yes.
Clarksville.....	A. B. Fall.....	Jos. Britian.....	Yes.
Colorado.....	No local board.....	M. Hazzard, Agt.....	Yes.
Columbus.....	N. C. Coolgross.....		Yes.
Corsicana.....	Nat. Pinkston.....	J. H. Woods.....	Yes.
Corpus Christi.....			† Yes.
Cleburne.....	James Graham.....	E. T. Lewis.....	Yes.
Crockett.....	No local board.....	H. W. Bruner, Agt.....	Yes.
Dallas.....	J. J. Corues.....	J. S. Aldehoff.....	Yes.
Decatur.....	G. W. Frenchard.....	R. H. Smith.....	† Yes.
Denison.....	J. B. Wilde.....	S. French.....	† Yes.
El Paso.....	No local board.....	T. H. Conklin, Agt.....	Yes.
Gainesville.....	W. J. Stone.....	A. Wasson.....	Yes.
Galveston.....	James Sorley.....	C. M. Guinard.....	Yes.
Gatesville.....	No local board.....	Daniel Lotspeich, Agt.....	Yes.
Giddings.....	E. A. Burns.....		† Yes.
Groesbeck.....	No local board.....	L. L. Foster, Agt.....	† Yes.
Hearne.....	No local board.....		† Yes.
Henderson.....	No local board.....		† Yes.
Henrietta.....	No local board.....		† Yes.
Hempstead.....	No local board.....		† Yes.
Hillsboro.....	J. W. Lowery.....		Yes.
Honey Grove.....	John A. Pierce.....	B. M. Burgher.....	Yes.
Houston.....	E. W. Taylor.....	O. L. Cochran.....	Yes.
Kautman.....	No local board.....		† Yes.
Kosse.....	No local board.....	A. W. Proctor, Agt.....	Yes.
Laredo.....	D. G. Beaumont, Agt.....		Yes.
Luling.....	No local board.....	W. Campbell, Agt.....	† Yes.
Marlin.....	No local board.....		Yes.
Marshall.....	No local board.....		† Yes.
Mexia.....	W. E. Doyle.....	N. L. Waller.....	Yes.
Mineola.....	No local board.....	Geo. A. Cage, Agt.....	Yes.
Narasota.....	C. S. Talraferro.....	E. L. Budge.....	Yes.
Orange.....	P. B. Curry.....		† Yes.
Palestine.....	C. F. Sowyers.....	J. H. Mead.....	Yes.
Paris.....	J. E. Barry, Agt.....	K. S. Dargan.....	Yes.
Pilot Point.....	S. F. Darwin.....		Yes.
Rockdale.....	C. E. Wynne.....	Isaacs & Lockett.....	Yes.
San Antonio.....	W. B. Smith.....	W. J. B. Patterson.....	Yes.
Sherman.....	J. P. Green.....	E. R. Archinard.....	Yes.
Sulphur Springs.....	A. C. McNabb.....	W. F. Henderson.....	Yes.
Taylor.....	C. T. M. Orr.....	Danl. Moody.....	Yes.
Temple.....	Down Bros.....	J. E. Pary.....	Yes.
Terrell.....	Temple C. Byrn.....		Yes.
Tyler.....		T. R. Bonner.....	Yes.
Waxahochie.....	H. R. Parks.....	J. C. Getteys.....	Yes.
Wills Point.....	No local board.....		Yes.
Whitesboro.....	A. H. Nichols.....	M. L. Webster.....	Yes.
Whitney.....	O. G. Bowman.....	Lowrey & Lowrey.....	Yes.

## UTAH TERRITORY.

Salt Lake.....	Hugh Anderson.....	Heber J. Grant.....	Yes.
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## VERMONT.

† Addison & Chittenden Counties.....	L. D. Eldridge (Middlebury).....	J. S. Hickock (Vergennes).....	
Bennington.....	John V. Hall.....	Chas. N. Powers.....	Yes.
Bradford.....	Charles Jones.....	G. C. Cahoon (St. Johnsbury).....	
Burlington.....	(See Addison & Chit. Co.'s).....		
St. Johnsbury.....	Chas. Jones (Bradford).....	Geo. C. Cahoon.....	

† Embraces Burlington, Middlebury, Vergennes and other places.

## VIRGINIA.

Name of Place.	President.	Secretary.	Tariff in Active Force.
Alexandria .....	No local board.....		Yes.
Danville.....	J. T. Watson.....	R. L. Woolfort.....	
Earmville.....	J. W. Womack.....	Thos. L. Morton.....	Yes.
Fredericksburg.....	Wm. F. Hart.....	A. B. Botts.....	Yes.
Lyuchburg.....	T. H. Ivey.....		Yes.
Norfolk.....	O. Windsor.....	R. F. Vaughan.....	Yes.
Petersburg.....	John B. Stevens.....	J. E. Moyle.....	Yes.
Portsmouth.....		W. V. H. Williams.....	Yes.
Richmond.....	T. M. Alfriend.....	R. E. Richardson.....	Yes.
Staunton.....	T. C. Morton.....	C. L. Cooke.....	Yes.
Suffolk.....	S. R. Dunn.....	L. R. Kilby.....	Yes.

## WASHINGTON TERRITORY.

Seattle .....	No local board.....	Yes.
Walla Walla.....	No local board.....	Yes.

## WEST VIRGINIA.

Charleston .....	N. B. Coleman .....	Thos. E. Jeffries.....	Yes.
Clarksburg.....	No local board.....		Yes.
Charlestown.....			Yes.
Wheeling.....	F. Reister.....	J. V. L. Rodgers.....	Yes.

## WISCONSIN.

Ashland.....	Edwin Ellis.....	Thomas Bardon.....	Yes.
Appleton.....	A. L. Smith.....	Theo. W. Brigg.....	Yes.
Baraboo.....	M. C. Waite.....	T. C. Thomas.....	Yes.
Beloit.....	E. P. King.....	I. E. Goodall.....	Yes.
Berlin.....	C. A. Martin.....	A. L. Tucker.....	Yes.
Boscobel.....	John D. Wilson.....	M. N. Delap.....	Yes.
Burlington.....	C. Hall.....	Fr. Renschlein.....	Yes.
Chippewa Falls.....	D. E. Seymour.....	J. C. Kibbee.....	Yes.
Clinton.....	No local board.....		Yes.
Delavan.....	D. B. Dwendork.....	C. H. Sturtwant.....	Yes.
De Pere.....	E. F. Parker.....	John Smith.....	Yes.
Eau Claire.....	L. E. Latimer.....	T. W. Thomas.....	Yes.
Elkhorn.....		John A. Perry, Agent.....	Yes.
Fon du Lac.....	Jas. T. Greene.....	E. L. Malony.....	Yes.
Fort Atkinson.....	A. J. Emery.....	C. A. Caswell.....	Yes.
Fountain City.....	J. J. Lenn.....	Tobias Voegel.....	Yes.
Fox Lake.....	D. D. Thomas.....	L. E. Ford.....	Yes.
Green Bay.....		Oliver Libbey.....	Yes.
Hudson.....	J. W. White.....	F. E. Cray.....	Partially.
Janesville.....	S. Haynor.....	Wm. Street.....	Yes.
Jefferson.....	Geo. Witte.....	Richd. Hoe.....	Partially.
La Crosse.....	H. J. Peck.....	H. B. Smith.....	Yes.
Madison.....	John S. Dean.....	Chas. G. Mayer.....	Yes.
Menasha.....	L. M. Taylor.....	N. Thatcher.....	Yes.
Merrill.....	W. N. Canon.....	C. J. Osborn.....	Yes.
Neenah.....	Robt. Shiells.....	Willard Jones.....	Yes.
Oconomowoc.....	Edwin Hurlburt.....	L. C. Williams.....	Yes.
Oconto.....	H. M. Royce.....	G. W. Wilcox.....	Yes.
Oshkosh.....	S. P. Gary.....	G. P. Lucksr.....	Yes.
Plainfield.....	No local board.....	N. B. Lasselli, Agt.....	Yes.
Platteville.....	No local board.....		Yes.
Portage.....	F. W. Schulze.....	Geo. W. Marsh.....	Yes.
Princeton.....	R. P. Rawson.....	Ed. Harroune.....	Yes.
Racine.....	S. C. Jout.....	L. D. Miller.....	Yes.
Reedsburg.....	A. W. Coughan.....	Wm. Rae zmann.....	Yes.
Richland Centre.....	W. C. Barron.....	Jas. H. Beryman.....	Yes.
River Falls.....	Allen P. Weld.....	W. H. Sanderson.....	Yes.
Salem.....	J. C. Buxtan.....		Yes.
Sharon.....	C. R. Treat.....	W. Ingals.....	Yes.
Sheboygan.....	J. H. Mead.....	J. Q. Adams.....	Yes.
Sparta.....	I. H. Ady.....	C. W. Pott.....	Yes.
Tomah.....	T. G. Royston.....	H. W. Tyler.....	Yes.
Waupum.....	C. E. Hooker.....	J. E. Brinkerhoff.....	Yes.
Waukesha.....	Isaac Lain.....	Ira Kimball.....	Yes.
Wausau.....	H. B. Huntington.....	E. C. Zimmermann.....	Yes.
Waupaca.....	W. Scott.....	Ed. Selleck.....	Yes.

ORGANIZED 1857.

# AMERICAN FIRE INSURANCE COMPANY, OF NEW YORK.

No. 120 Broadway, New York.

<i>Cash Capital,</i>	-	-	-	-	-	-	\$400,000
<i>Unearned Premiums and other Liabilities,</i>	-	-	-	-	-	-	150,928
<i>Net Surplus,</i>	-	-	-	-	-	-	559,137
<i>Total Assets,</i>	-	-	-	-	-	-	<u>\$1,110,065</u>

JAMES M. HALSTED, President.

DAVID ADEE, Secretary.

W. H. CROLIUS, Ass't Secretary.

HENRY DAYTON, General Agent.

Incorporated in 1865.

## VIRGINIA STATE Insurance Co.

OFFICE :

1006 MAIN ST., RICHMOND.

**CASH CAPITAL, - - - \$200,000**

DIRECTORS:

J. L. BACON *Pres't.* THOS. W. McCANCE, *Vice-Pres't.*

WM. H. HAXALL.

JAMES ALFRED JONES.

A. D. WILLIAMS.

A. OSTERLOH.

RO. E. RICHARDSON, Secretary.

BAZIL GORDON, Jr., Ass't Secretary.

JNO. B. GRANT, Solicitor.

Cash Surrender Values are a Special Feature

OF THE

## JOHN HANCOCK

Mutual Life Insurance Co.,

BOSTON, MASS.

**GOOD LIVE AGENTS WANTED.**

*Liberal Terms to Good Men.*

S. H. RHODES, President.

G. B. WOOWARD,

*Secretary and Actuary.*

New York Office :

**140 NASSAU ST.,**

A. N. LOCKWOOD, DISTRICT AGENT.

CITY OF LONDON  
FIRE  
INSURANCE † COMPANY,  
(LIMITED),  
OF LONDON, ENGLAND.

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**United States Branch Offices:**

JOHN C. PAIGE, - - - RESIDENT MANAGER,  
No. 20 KILBY STREET, BOSTON, MASS.

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**TRUSTEES IN BOSTON FOR THE UNITED STATES:**

CHARLES F. CHOATE, Esq., Pres't Old Colony Railroad Co. and Old Colony Steamboat Co., (Fall River Line).

OLIVER AMES, Esq., of Messrs. Oliver Ames & Sons.

REUBEN E. DEMMON, Esq., President Howard National Bank.

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RÉASSURANCES GÉNÉRALES  
COMPANY  
OF PARIS, FRANCE.

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**United States Branch Offices:**

JOHN C. PAIGE, RESIDENT MANAGER, No. 20 KILBY ST., BOSTON, MASS.

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**TRUSTEES IN BOSTON FOR THE UNITED STATES:**

WM. P. HUNT, Esq., President South Boston Iron Company.

GEO. M. BARNARD, Esq., of Messrs. Geo. M. Barnard & Co.

MAHLON D. SPAULDING, Esq., of Messrs. Nash, Spaulding & Co.



1829.

CHARTER PERPETUAL.

1883.

Motto of Benjamin Franklin: "When 'tis fair, be sure and take your great-coat with you."

# FRANKLIN FIRE INSURANCE COMPANY

—OF—  
PHILADELPHIA.

CAPITAL, - - - - -	\$400,000.00
Insurance Reserve, - - - - -	1,796,743.61
Unpaid Losses and Dividends, - - - - -	32,376.17
Net Surplus, - - - - -	857,517.30
TOTAL ASSETS, (January 1, 1883), -	\$3,086,637.08

AGENCY DEPARTMENT—GEORGE F. REGER, MANAGER.

Pennsylvania State Agency, - - - THOMPSON DERR & BRO., General Agents, Wilkesbarre.  
Branch Office, New York City, - - - GEORGE M. COIT, Agent, No. 158 Broadway.

OFFICERS.

JAS. W. McALLISTER, President. FRANCIS P. STEEL, Vice-President.  
EZRA T. CRESSON, Secretary.  
SAMUEL W. KAY, Assistant Secretary.

THE  
AMERICAN EXCHANGE  
FIRE INSURANCE COMPANY.

CASH CAPITAL, \$200,000.00.  
ASSETS, \$289,208.00.  
LIABILITIES, \$22,363.48

WM. RAYNOR, President.  
THOS. CLARK, JR., Sec. SAMUEL WILLETS, Vice-Pres  
ROBERT L. YOUNG, Ass't Sec.

61 LIBERTY STREET,  
NEW YORK.

THE  
LIFE INSURANCE CO.  
OF VIRGINIA.

RICHMOND, - - VA.

MINIMUM CAPITAL, - \$200,000.  
ASSETS OVER - - \$500,000.

Issues every approved form of LIFE and ENDOWMENT POLICIES.

In the twelve years of its operation it has paid lapses amounting to many thousand dollars without once being forced to do so by litigation. Its Policies are Non-forfeitable after ~~two~~ years, and indisputable after ~~three~~ annual payments, except for actual fraud.

SAM'L B. PAUL, President.  
T. W. PEMBERTON, } Vice-Presidents.  
CHAS. L. TODD, }  
J. W. PEGRAM, Secretary.  
Z. W. PICKRELL, Sup't of Agencies, Va.  
F. H. CAMERON, Sup't of Agencies, N. C.

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INCORPORATED 1851.

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THE  
**MASS. MUTUAL**  
*Life Insurance Company,*

SPRINGFIELD, MASS.

---

**PURELY MUTUAL. NO STOCKHOLDERS.**

---

*All Policies protected by the Massachusetts Non-Forfeiture Law. This law applies only to Companies chartered by the Commonwealth of Massachusetts.*

---

E. W. BOND, PRESIDENT.

JOHN A. HALL, SECRETARY. O. B. IRELAND, ACTUARY.

J. B. PENDERGAST,  
 Sup't of Agencies.

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ESTABLISHED 1845.

ESTABLISHED 1845.

**ROYAL**  
 [FIRE]  
**INSURANCE COMPANY,**  
 OF LIVERPOOL, ENGLAND.

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Head Office Metropolitan District, 50 Wall St., New York.

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**TRUSTEES:**

ADAM NORRIE,

BENJ. B. SHERMAN,

ROYAL PHELPS.

---

E. F. BEDDALL, MANAGER.

WM. W. HENSHAW, ASS'T MANAGER.

CONNECTICUT · FIRE

Insurance Co.

OF HARTFORD, CONN.

CASH CAPITAL.....	\$1,000,000.00
Outstanding Claims.....	62,909.19
Re-insurance Reserve.....	426,400.38
Net Surplus .....	292,316.93
TOTAL ASSETS....	\$1,781,626.50
NET SURPLUS TO POLICYHOLDERS....	\$1,292,316.93

J. D. BROWNE, PRESIDENT.

CHARLES R. BURT, SECRETARY.

L. W. CLARKE, ASST. SECY.

THE

Continental Life Insurance Co.

OF HARTFORD, CONN.

Assets, January 1, 1883 . . . . .	\$2,506,785.81
Surplus       "       "       " . . . . .	453,783.57
Ratio of Assets to Liabilities, 122 per cent.	

Offer a

Ten Year Term Policy at Actual Cost.

Guarantee Cash Surrender Value under their *incontestable*

TONTINE ACCUMULATION POLICY.

Policies written upon ordinary Life and Endowment Plans.

Agents wanted everywhere.

R. E. BEECHER, SEC'Y.

JAMES S. PARSONS, PRES'T

# NORWICH UNION

## FIRE INSURANCE SOCIETY,

### ENGLAND.

*Established A. D. 1797.*

***FIRE INSURANCE EXCLUSIVELY.***

#### UNITED STATES TRUSTEES:

HENRY FORSTER HITCH, Esq.,  
*Of H. H. Swift & Co.*

FREDERICK CHAUNCEY, Esq.,  
*Of Fabbri & Chauncey.*

JAMES AUGUSTUS HEWLETT, Esq.,  
*Of Hewlett & Torrance.*

Head Office for the United States,  
No. 67 Wall Street, New York.

CHARLES P. FRAME, Esq.,  
J. MONTGOMERY HARE, Esq., } Resident Managers.

## WESTERN

### FIRE AND MARINE INSURANCE COMPANY,

SAN FRANCISCO, CAL.

P. J. WHITE, Pres. R. G. BRUSH, Sec.

Assets January 1, 1883,	-	\$311,685
Liabilities, " "	-	92,155
Surplus to Policyholders,	-	219,530

Enquiries relative to the business of this Company in the Eastern, Western and Southern States may be addressed to

**JORDAN, LOVETT & CO.**

BOSTON, MASS.

HOLLAND & PRATT, Agents, St. Louis.  
J. M. DIXON & CO., " Dallas, Tex.  
M. N. DAVISON, Agent, Providence, R. I.

## THE VERMONT LIFE

### INSURANCE CO.,

Office, BURLINGTON, VERMONT.

INCORPORATED 1868.

**CASH CAPITAL, \$100,000.**

Issues every desirable form of LIFE and ENDOWMENT POLICIES. All policies are emphatically Non-forfeitable upon their terms, being continued in force upon the reserves belonging to each policy.

The Company also issues Instalment Bonds.

Premiums on ordinary Life Policies are limited to the Expectation of Life when the policies become fully paid up in any event. Paid-up Policies for portions of the time issued upon the same basis.

The Company does a cash business. Dividends declared on the Contribution Plan, and paid in cash annually.

The Company has a handsome surplus above every liability, according to the severest standard of any State Insurance Department.

"Industrial Policies" are also issued by this Company on the plan of the "Prudential" of London.

WARREN GIBBS, President.

DANIEL ROBERTS, Vice-President.

C. R. TURRILL, Secretary.

Medical Counsel,

WALTER CARPENTER, M.D., A. P. GRINNELL, M.D.

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THE  
MUTUAL LIFE

*Insurance Company*

Of New York,

144 BROADWAY.

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F. S. WINSTON, PRESIDENT.



ESTABLISHED 1836, ENTERED UNITED STATES 1851.

LIVERPOOL AND LONDON  
AND GLOBE  
Insurance Company.

Statement U. S. Branch Jan. 1, 1883.  
(AS REQUIRED BY NEW YORK STATE LAW).

ASSETS.

Real Estate.....	\$1,047,741.92
Government, State and City Bonds.....	1,883,140.00
Loans on Bond and Mortgage.....	1,115,843.57
Cash in Bank and all other Assets.....	1,166,212.32
Total Assets.....	\$5,212,937.81

LIABILITIES

Unpaid Losses.....	\$301,365.32
Unearned Premiums.....	1,969,170.27
Amount Reclaimable under Perpetual Policies.....	311,191.24
All other Liabilities.....	178,120.82
Surplus .....	2,453,090.16
Income, 1882.....	\$3,310,805.99
Expenditures, 1882.....	2,961,787.44
Total Fire Losses paid in the United States.....	31,228,927.44

DIRECTORS.

ROBERT B. MINTURN, Esq., CHAIRMAN.  
ALEXANDER HAMILTON, Esq. CHARLES H. MARSHALL, Esq.  
ANSON PHELPS STOKES, Esq. JOHN A. STEWART, Esq.

TRUSTEES.

ROB'T B. MINTURN, Esq. ANSON PHELPS STOKES, Esq. ALEXANDER HAMILTON, Esq.  
J. E. PULSFORD, Resident Manager. HENRY W. EATON, Deputy Manager.  
GEO. W. HOYT, Assistant Deputy Manager.

# THE TRAVELERS

## LIFE AND

## ACCIDENT

### *Insurance*

### *Company,*

#### OF HARTFORD, CONN.

### FURNISHES EVERY DESIRABLE KIND OF PERSONAL INSURANCE.

#### LIFE AND ENDOWMENT POLICIES

of all safe and well approved forms, on the Low Rate, All Cash, Stock Plan. Ample security, definite contract, and policies non-forfeiting. No dividends or profits, and no disappointed expectations, but cash insurance payable promptly at maturity.

#### GENERAL ACCIDENT POLICIES

by the year or month, written by Agents at short notice. Principal sum payable in case of death by accident, or weekly indemnity for wholly disabling injury. They cover accidents happening in all lawful occupations, traveling or not, at home or abroad.

#### REGISTERED GENERAL ACCIDENT TICKETS,

insuring \$3000 against death by accident, or \$15.00 per week for total disability, at twenty-five cents a day, or \$4.50 for thirty days. They are much used by travelers, and may be obtained at the Company's local agencies or railway stations.

#### LIFE AND ACCIDENT POLICY COMBINED,

being a regular Life policy with weekly indemnity feature attached, giving the insured complete protection for life and limb under one contract. The cost is about the same as ordinary mutual premiums for life policies alone.

#### THE TRAVELERS

is relatively one of the strongest companies in the world. Its resources are estimated at a minimum market value; its investments are made in the most conservative manner; its surplus to policyholders is twenty-seven per cent of the gross assets, its management is proverbially energetic and honest, and its record is clean. Upon such a basis it confidently offers THE BEST in all forms of personal insurance.

Paid-up Cash Capital, . . . . .	\$600,000.00
Gross Assets, January 1, 1883, . . . . .	6,667,394.40
Liabilities, . . . . .	4,992,095.20
Surplus to Policyholders, . . . . .	1,675,299.20
Amount of Claims Paid, Life and Accident, . . . . .	8,000,000.00

**JAMES G. BATTERSON, President.**

**RODNEY DENNIS, Secretary.**

**JOHN E. MORRIS, Ass't Secretary.**

# **C**RESCENT INSURANCE COMPANY

—OF—

NEW ORLEANS.

Organized on Mutual Plan in 1849,

Reorganized as a Stock Company in 1880.

Its Agency Field is the Southern States.

PAID-UP CAPITAL, - - \$600,000

This old and reliable corporation, developing from the long established Crescent Mutual Company, so well known throughout the Mississippi Valley, is, upon its improved basis and with a very strong organization, renewing its claims upon the people bordering the Father of Waters, and stretching out its protecting arms over the entire Cotton Belt.

New Orleans, since the Jetty System has proved so successful in deepening the channel at the mouth of the Mississippi River, and Rail Roads have brought its merchants and manufacturers into direct communication with the adjacent country, has assumed more importance as a Commercial Centre, and there is little question but that in a few years the grain of Northern Texas, Kansas and Arkansas, and a proportion of the Crop of several more Northwestern States, will find its proper course to Market through the gateway of the Crescent City. The immense iron and coal fields of Alabama are now within easy reach of, and in direct Rail Communication with the Manufacturers of New Orleans, and as a result, Cotton, Iron and other Factories and Foundries are multiplying. The Sanitary Problem, yet unsolved, seems the only bar to the very rapid progress of the City, and to the solution of this her people are bending every energy, and bringing to bear all the light which experience and scientific research afford.

Among her prominent features, New Orleans has for years pointed with pride to her Fire Insurance Corporations. Officered, as a whole, by men of character and

capacity, "whose word is as good as their bond," men prominent in every good work, and ready to second every endeavor to push forward the commercial interests of their Section, through a long series of years, in war and in peace, these Companies have maintained a very high standing everywhere for thorough reliability and prompt payments.

The Crescent Insurance Company is among the oldest and largest of Southern Corporations. For over thirty years its affairs were directed by Thomas A. Adams, Esq., as President, whose reputation as a sound underwriter was international. Mr. Henry V. Ogden, now Resident Secretary of the Liverpool and London and Globe, was for fourteen years, up to 1879, Secretary of the Crescent. The father of Edward A. Swain, of the Underwriters Agency, was connected over thirty years ago, and for many years, with the "Crescent," and young Ned's underwriting ideas were first taught to shoot in that office. In 1860, just before the war, the Assets of this Company were over a million and a half, and its *annual income a million*.

Corporations, like individuals, have their vicissitudes. General shrinkage of values in the South followed the war, and the assets of our strongest institutions dwindled down. Over a million of the "Crescent's" assets were swept out in the general wreck, and the work of years had to be begun anew. During all this period, however, every loss was promptly adjusted and paid, and no stain rests upon the loss-paying ability of the company. Its scripholders suffered severely, but its policyholders never.

Since 1866, ten new Fire Insurance Companies have been organized in New Orleans, and as each new candidate for public favor has come forward, the patronage of existing Companies has been more or less divided, still the "Crescent" enjoys its full share of public confidence and favor. There are now Sixteen Local Companies doing Fire business in New Orleans, having a combined capital of over Six Millions of Dollars, and a net annual income of about three and a half millions. The net premium income of the "Crescent" for 1882 was about four hundred thousand.

In June, 1880, a thorough reorganization of the Company was made. The "Mutual" feature was dropped by winding up the old charter. The present Company re-insured all outstanding risks and immediately entered upon a life of great activity. The Board of Trustees is composed of men well known throughout the South for business energy and capacity. The investments of the Company are sound and its affairs managed in a careful, conservative manner. The aim of its management is to constantly add to its surplus, and thus to build up in the South an institution as commanding in its power and influence as any in the land.

Over Nine Millions have been paid out for losses by the "Crescent" since 1849.

The present officers of the Company are: W. R. Lyman, President; Chas. H. Dolsen, Vice-President; and Charles E. Rice, Secretary. Lee M. Tucker, at Columbus, Miss., is Manager of the Southern Department, comprising the States of Mississippi, Alabama, Georgia and Florida; Wm. Lofland & Co., at Galveston, are Managers of the Southwestern Department, comprising the States of Texas and Arkansas; and Lee and De Saussure, at Charleston, manage the Company's business in South and North Carolina.

These gentlemen are all favorably known to the Insurance fraternity and constitute a united government, with a firm conservatism of management, which must ensure a continuous advance of the Crescent's interests.

# FACTORS' AND TRADERS'

Insurance Company,

No. 49 CARONDELET STREET, NEW ORLEANS, LA.

Paid-Up Capital, - - - \$1,000,000.

ED. A. PALFREY, President.

JOHN CHAFFE, Vice-President.

THOMAS F. WALKER, Secretary.

Issues Policies Covering Fire, River and Marine Risks  
at the Lowest Tariff Rates.

## TRUSTEES:

JOHN I. NOBLE.

JOHN CHAFFE.

RICHARD MILLIKEN.

SAMUEL FRIEDLANDER.

R. H. WALMSLEY.

A. H. MAY.

T. LYTT LYON.

SAMUEL H. BOYD.

WM. J. BEHAN.

B. F. ESHLEMAN.

CHAS. CHAFFE.

L. C. JUREY.

WM. HARTWELL.

C. J. LEEDS.

A. T. JANIN.

A. M. BICKHAM.

HENRY ABRAHAM.

LOUIS BUSH.

A. BRITTIN.

G. W. SENTELL.

JOHN I. ADAMS.

R. T. BUCKNER.

CHAS. E. BLACK.

O. HOPKINS.

GEO. J. PUECH.



FIREMEN'S  
INSURANCE COMPANY,  
No. 33 Camp Street,  
NEW ORLEANS, LA.

TOTAL ASSETS, - - - - - \$357,679.59

OFFICERS.

I. N. MARKS, President. T. PRUDHOMME, Vice-President. R. H. BENNERS, Secretary.

INSPECTORS.

HERMANN MIESTER. FRITZ SCHNEIDER.

BOARD OF DIRECTORS.

JACOB ALEXANDER.	CHAS. HEMARD.	T. PRUDHOMME.
LEON BERTOLI.	ALF. H. ISAACSON.	A. H. SIEWERD.
H. H. BIERHORST.	A. A. MAGINNIS.	C. SPORL.
P. EGAN.	E. S. LEVY.	OTTO THOMAN.
JOHN FITZPATRICK.	I. N. MARKS.	GEORGE WATERS.
C. TAYLOR GAUCHE.	WASH MARKS.	PETER BLAISE.

THE  
Merchants' Mutual Insurance Company  
OF NEW ORLEANS.

[104 CANAL ST.]— **Capital paid up, \$600,000.00.** —[104 CANAL ST.]

TWENTY-EIGHTH ANNUAL STATEMENT.

Premiums received during the year ending May 31, 1882, including unearned premiums of the previous year, on—	
Fire risks .....	\$261,070 34
Marine risks .....	27,993 33
River risks .....	18,567 02
Total Premiums .....	\$308,530 69
Less Unearned Premiums .....	76,547 00
Net Earned Premiums May 31, 1882 ..	\$231,983 69
Losses paid on—	
Fire risks .....	\$63,202 00
Marine risks .....	7,711 06
River risks .....	7,893 98
Taxes and expenses, less Interest .....	13,126 03
Re-insurances and Return Premiums .....	19,103 16
	111,036 17
	\$120,947 52
Less judgments paid on all out- standing claims .....	19,436 76
Profit .....	\$101,510 76

The Company has the following Assets :

Real Estate .....	\$252,676 81
1,442 shares New Orleans Waterworks Company, 47 .....	67,734 00
Bank, Railroad and other Stocks .....	66,285 60
Notes secured by Mortgage and Pledges .....	151,761 00
Bills Receivable .....	64,170 00
Premiums in course of Collection .....	32,652 00
Insurance Stocks .....	1,950 00
Stock of Vallette Dry Dock Co. ....	10,400 54
Stock of Levee Steam Cotton Press ...	1,680 67
Judgments on Mortgage Notes .....	4,335 63
Cash on hand .....	51,542 07
	\$705,187 30

DIRECTORS.

P. MASPERO,	EDWARD TOBY,	J. J. FERNANDEZ,	D. A. CHAFFRAIX,
M. W. SMITH,	JOHN GEDDES,	PAUL FOURCHY,	B. W. TAYLOR.
D. FATJO.	JOHN B. LALLANDE,	CHARLES LAFITTE,	

Established in 1805.

THE

NEW ORLEANS INSURANCE COMPANY,

Office: No. 3 Carondelet Street, New Orleans, La.

Annual Statement for the Year ending December 31, 1882.

PREMIUMS.—Fire		-	-	-	-	-	-	-	\$519,589	40	
Marine		-	-	-	-	-	-	-	126,501	62	
River		-	-	-	-	-	-	-	35,765	19	\$681,856 21
Add Earned Premiums for Year 1881		-	-	-	-	-	-	-	-	-	87,983 10
Total Premiums		-	-	-	-	-	-	-	-	-	\$769,839 31
DEDUCT.—Unearned Premiums		-	-	-	-	-	-	-	\$201,117	02	
Return Premiums		-	-	-	-	-	-	-	54,592	99	
Re-Insurances		-	-	-	-	-	-	-	99,691	88	355,401 89
Net Earned Premiums		-	-	-	-	-	-	-	-	-	\$414,437 42
ADD.—Interests, Rents and Salvages		-	-	-	-	-	-	-	-	-	45,036 18
		-	-	-	-	-	-	-	-	-	\$459,473 60
DEDUCT.—Fire Losses		-	-	-	-	-	-	-	\$188,793	62	
Marine Losses		-	-	-	-	-	-	-	43,938	10	
River Losses		-	-	-	-	-	-	-	19,127	64	
Total Losses		-	-	-	-	-	-	-	\$251,859	36	
General Expenses, Commissions, Rebates, Taxes, etc.		-	-	-	-	-	-	-	174,525	25	426,384 61
Net Profits		-	-	-	-	-	-	-	-	-	\$33,088 99
Add Amount to Credit of Profit and Loss		-	-	-	-	-	-	-	\$145,255	10	
Less dividend of July, 1882		-	-	-	-	-	-	-	25,000	00	120,255 10
		-	-	-	-	-	-	-	-	-	\$153,344 09
		-	-	-	-	-	-	-	-	-	46,410 26
Deduct Claims Adjusted, Unadjusted and Resisted		-	-	-	-	-	-	-	-	-	\$106,933 83
Net Surplus December 31st, 1882		-	-	-	-	-	-	-	-	-	

Assets at Market Value.

Cash in Banks	-	-	-	-	-	-	-	-	\$90,104	79	
United States 4 per cent Bonds	-	-	-	-	-	-	-	-	239,000	00	
Levee Steam Cotton Press Bonds	-	-	-	-	-	-	-	-	26,250	00	
City Real Estate	-	-	-	-	-	-	-	-	132,940	00	
First Mortgage Notes	-	-	-	-	-	-	-	-	115,027	66	
Loans on Call	-	-	-	-	-	-	-	-	67,900	00	
Pledge Notes	-	-	-	-	-	-	-	-	25,550	00	
Bills Receivable in Settlement of Premiums	-	-	-	-	-	-	-	-	13,476	63	
New Orleans Water-Works Bonds	-	-	-	-	-	-	-	-	27,000	00	
New Orleans City Railroad Bonds	-	-	-	-	-	-	-	-	27,500	00	
Banks, Insurance Companies and other Stocks, par value	-	-	-	-	-	-	-	-	19,115	00	
Premiums in course of Collection	-	-	-	-	-	-	-	-	62,761	87	
Due by Agents, and in course of Transmission	-	-	-	-	-	-	-	-	10,645	27	
Suspense Account	-	-	-	-	-	-	-	-	716	26	
Due by Insurance Companies for Losses Re-Insured and Adjusted	-	-	-	-	-	-	-	-	17,601	14	\$875,588 62

Liabilities.

Capital Stock	-	-	-	-	-	-	-	-	\$500,000	00	
Re-Insurance Reserve	-	-	-	-	-	-	-	-	201,117	02	
Reserve for Unadjusted Claims	-	-	-	-	-	-	-	-	46,410	26	
Dividend Unclaimed	-	-	-	-	-	-	-	-	4,215	50	
Due Factors and Traders Insurance Company	-	-	-	-	-	-	-	-	11,400	29	
Due other Companies for Re-Insurances	-	-	-	-	-	-	-	-	5,511	72	
Net Surplus as above	-	-	-	-	-	-	-	-	106,933	83	\$875,588 62

J. TUYES, President.

A. SCHREIBER, J. W. HINCKS, JOS. A. HINCKS,

Vice-President. Secretary. Ass't-Secretary.

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# HIBERNIA INSURANCE COMPANY

OFFICE: 37 CAMP STREET,  
NEW ORLEANS.

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Actual Capital (Paid up) . . \$400,000.00  
Total Assets, April 30, 1882, 512,672.21

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JOHN HENDERSON, President.  
THOMAS SMITH, Vice-President.  
THOMAS F. BRAGG, Secretary.  
JAMES PREVOST, Ass't-Secretary.

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# SOUTHERN INSURANCE COMPANY

OF NEW ORLEANS.

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Incorporated Nov. 20, 1882.  
CAPITAL, \$300,000.

---

ERNEST MILTENBERGER, Pres't. H. GALLY, V.-Pres't. SCOTT McGEHEE, Sec.

DIRECTORS:

EMILE L. CARRIERE,  
J. J. GIDIERE,  
B. F. CHAMBERS,  
GILBERT H. GREEN,  
M. SCHWABACHER,  
J. A. LAFAYE,

JOHN T. MOORE, Jr.,  
ADOLPH MEYER,  
E. L. FORSTALL,  
JOSEPH DAVID,  
D. A. S. VAUGHT,  
L. LA CASSAGNE,

THOS. J. WOODWARD.

LOUIS BUSH,  
G. P. HARRISON,  
D. FATJO,  
H. E. SHROPSHIRE,  
J. A. DUFILHO,  
J. H. MENGE,

P. A. VILLERMIN,  
GEO. H. DUNBAR,  
F. G. ERNST,  
I. HERNSHEIM,  
R. BELTRAN,  
HENRY LEHMANN,

FINANCE COMMITTEE:

EMILE L. CARRIERE, *President Citizens Bank.*  
M. SCHWABACHER, *of F. & M. Schwabacher.*

J. J. GIDIERE, *of Gidierre, Day & Co.*  
J. A. LAFAYE, *of Scannell & Lafaye.*

COL. LOUIS BUSH, *of Bush & Levert.*

ELEVENTH ANNUAL STATEMENT  
OF THE  
TEUTONIA INSURANCE CO.  
OF NEW ORLEANS.

In conformity with the requirements of their charter, the Company publishes the following Statement :—

PREMIUMS RECEIVED		ASSETS.	
During the year ending December 31, 1882,—		Cash on Hand.....	\$57,080.88
On Fire Risks.....	\$ 213,454.11	United States Bonds.....	94,200.00
On Marine Risks.....	43,799.71	City Consolidated Bonds (Crossman).....	26,525.00
On River Risks.....	28,932.28	Other Stocks and Bonds.....	16,230.00
	\$286,186.10	Loans on Mortgage.....	36,980.95
DEDUCT—		Loans on Pledge, Premium Notes and Bills Receivable.....	115,799.13
Fire Losses Paid.....	\$74,334.09	Premiums in course of collection.....	37,478.79
Marine Losses Paid.....	8,716.86	Real Estate, No. 35 Camp St.....	32,750.00
River Losses Paid.....	8,079.13	Office Furniture.....	1,000.00
Re-Insurances.....	31,357.60		\$418,044.75
Rebate.....	36,183.67	LIABILITIES.	
Return Premium.....	8,160.53	Capital Stock.....	\$250,000.00
Agency Expenses.....	1,758.13	Reserve Fund.....	75,000.00
Taxes, Licenses and Expenses, less Int.....	8,144.54	Reserved for untermiated Premiums.....	63,278.60
	176,743.55	Interest and Dividends unpaid.....	1,102.30
Profits, \$109,442.55		Unadjusted Losses.....	11,163.95
Reserve for Risks not terminated December 31st, 1882..	\$63,278.60	Interest and Dividend due January, 1883.....	17,500.00
Ten per cent Int. on Capital Stock & 5 per ct. dividend on net Participating Premiums,	30,000.00	Total Liabilities.....	\$418,044.75
Carried to Reserve Fund.....	5,000.00		
Reserved for Unadjusted Losses.....	11,163.95		
	\$109,442.55	The above is a just and correct transcript from the books of the Company.	
WM. B. SCHMIDT, President.		F. RICKERT, Vice-President.	
Albert P. Noll, Secretary.			

HOPE  
INSURANCE COMPANY  
OF NEW ORLEANS.

INCORPORATED APRIL, 1857. RE-ORGANIZED APRIL, 1882.

OFFICE, 188 GRAVIER ST.

Capital, - - - \$250,000

THIS COMPANY INSURES AGAINST  
FIRE, RIVER AND MARINE.

HENRY PEYCHAUD, President.  
LOUIS BARNETT, Secretary. JOSEPH H. MARKS, Vice-President.

CORRESPONDENCE SOLICITED.

ESTABLISHED 1847.

ESTABLISHED 1847.

# CANADA

## Life Assurance Company.

HEAD OFFICE, HAMILTON, ONT.

The 35th Annual General Meeting of the Company was held on the 12th September, 1882, when the accounts and Statements in detail were submitted with the Directors' Yearly Report, of which the following is an

### ABSTRACT.

1. Assets 30th April, 1882,	\$5,064,206
2. Income for the year ending 30th April, 1882,	1,008,164
3. Income (included in above) for the year from interest and profit on sale of Debentures,	271,232
4. Claims by death during the year,	233,491
5. Claims as estimated and provided for by the Company's tables,	362,858
6. Number of Policies issued during the year—2174.	
7. Amount of Policies,	4,133,365
8. New Premiums on above,	124,758
9. Proposals declined by Directors—226—for	386,500
10. Policies in force 30th April, 1882, 15,202, upon 12,370 lives.	
11. Amount assured thereby,	27,429,725

Table showing Business and Position of the Canada Life Assurance Company, during 35 years, viz. : from its foundation in 1847, to 1882.

PERIOD.	Assurances in force.	Annual Revenue.	Claims Paid.	Total Funds.
1850.....	\$814,902	\$27,838	\$1,200	\$41,873
1855.....	2,340,608	83,908	88,008	217,758
1860.....	3,365,407	133,446	226,773	664,929
1865.....	4,013,268	141,968	401,944	717,379
1870.....	6,404,437	273,728	680,154	1,090,098
1875.....	13,430,037	582,735	1,102,847	2,412,362
1880.....	21,547,759	835,856	1,845,862	4,297,852
1882.....	27,429,725	1,008,164	2,241,800	5,064,206

The continued steady increase of the Company's business, now exceeding the aggregate of all the other Canadian Companies, and being more than a fourth of the entire Life Assurance business of the Dominion; its favorable mortality; its moderate expenses, and the high character of its investments, afford good grounds for anticipating highly favorable and satisfactory profits to its assurers.

A. G. RAMSAY, President.

ALEX. RAMSAY, Superintendent.

R. HILLS, Secretary.



AETNA  
FIRE AND MARINE  
Insurance Co.

—OF—  
WHEELING, W. VA.

CAPITAL, - - - \$100,000.00  
ASSETS, JAN. 1, 1883, - 121,507.70

WILLIAM B. SIMPSON,  
President.  
J. C. ORR,  
Secretary.

1883.  
THE  
MANUFACTURERS  
FIRE INSURANCE CO,  
OF  
WHEELING, W. VA.

CAPITAL, \$100,000.00.

ASSETS.	
Cash on hand and in Bank.....	\$16,849.35
Bonds.....	90,500.00
Bills Receivable, (Cert'f's Dep'ts).....	8,000.00
Due from other Ins. Co's. net.....	4,915.01
Due from Agents, Net.....	3,076.90
Uncollected Premiums.....	1,173.48
Office Furniture and Fixtures.....	767.52
	\$125,282.26
LIABILITIES.	
Capital Stock.....	\$100,000.00
Re-insurance Fund and all other Claims.....	15,458.62
Surplus.....	9,823.64
	\$125,282.26
Surplus as to Policy Holders, \$109,823.64.	
ROBERT CRANGLE, President.	
J. C. ALDERSON, Vice-President.	
ALFRED PAULL, Secretary.	

PEABODY  
INSURANCE COMPANY  
OF  
WHEELING, W. VA.

Cash Capital, - - - \$100,000.00  
Cash Assets (Jan. 1, 1883), 137,147.86

ALONZO LORING, J. F. PAULL,  
President. Secretary.

AMERICAN  
INSURANCE COMPANY  
—OF—  
WHEELING, W. VA.

OFFICE:  
1318 Market Street, (Over City Bank.)

Capital, - - - - - \$100,000.00  
Assets, - - - - - 107,698.76

Directors.  
JOHN M. BROWN. J. F. PAULL. J. A. MILLER.  
GEORGE WISE. ALEX. LAING. JOHN FREW.  
A. D. SEAMON.  
J. A. MILLER, President.  
JOHN FREW, Vice-President.  
P. B. DOBBINS, Secretary.

# OHIO VALLEY

FIRE INSURANCE CO.,

Wheeling, W. Va.

CAPITAL, - \$100,000.

Organized May 7, 1883.

Does a general Fire Insurance business.

OFFICE.

1209 MAIN STREET.

*Correspondence Solicited.*

HENRY SCHMULBACH, PRESIDENT.

J. V. L. RODGERS, SECRETARY.

# GERMAN

## FIRE

### Insurance Company

—OF—

WHEELING, WEST VA.

Capital Stock paid up,	-	-	-	\$100,000.00
Assets, January 1, 1883,	-	-	-	170,130.78
Net Surplus, January 1, 1883,	-	-	-	44,552.85
Surplus as regards policyholders, Jan.				
1, 1883,	-	-	-	144,552.85

JOHN OESTERLING, - - - President.  
 WM. F. STIFEL, - - - Vice-President.  
 ANTON REYMANN, - - - Treasurer.  
 FIDELIUS RIESTER, - - - Secretary.  
 WM. S. FOOSE, - - - Assistant Secretary.  
 CHRIST. VIEWEG, - - - Local Agent.

# THE FRANKLIN

## Insurance Co.

OF

WHEELING, - W. VA.

CAPITAL, - \$100,000.00.

ASSETS, - - \$130,000.00.

J. N. VANCE,

President.

T. P. PHILLIPS,

Secretary.

J. S. STROEHLEIN, Asst. Sec.

# FIRST NATIONAL

## FIRE INSURANCE COMPANY,

OF WORCESTER MASS.

HON. CHAS. B. PRATT, President.

R. JAMES TATMAN, Secretary.

HON. HARTLEY WILLIAMS, Treasurer,

GEORGE A. PARK, Ass't Secretary.

# NEW ENGLAND MUTUAL

## Life Insurance Company,

OF BOSTON, MASS.

Assets.....	\$16,432,181.85
Liabilities.....	13,864,889.62
Total Surplus.....	\$2,567,292.23

BENJAMIN F. STEVENS, President,

JOSEPH M. GIBBENS, Secretary.

INCORPORATED A.D. 1854.

PENNSYLVANIA  
INSURANCE COMPANY  
OF PITTSBURGH, PA.

S. W. CORNER WOOD AND DIAMOND STREETS.

REPRESENTED AT PRINCIPAL POINTS.

CAPITAL .....	\$200,000.00
ASSETS .....	299,238.42
SURPLUS as to Polieyholders .....	253,021.58
LOSSES PAID since Organization .....	766,366.00

Pay Losses occasioned by Lightning whether fire ensues or not.

C. YEAGER, PRESIDENT.

THOS. D. KELLER, SECRETARY.

1849. Incorporated March 20, 1849. 1883.  
**WESTERN**  
Insurance Company,  
OF PITTSBURGH, PA.

Granite Building, 81 Wood St.

Capital.....	\$225,000.00
Assets .....	338,947.77
Losses paid to date .....	1,031,075.00
Dividends paid.....	931,500.00

ALEX. NIMICK, President.  
WM. P. HERBERT, Secretary.

**CITY**  
INSURANCE CO.  
PITTSBURGH, PA.

Lock Box 54. 64 Fourth Ave., (Second Floor.)  
R. J. ANDERSON, Pres. WM. BARKER, Jr., Treas.  
R. J. GRACE, Vice-Pres. J. R. GLONINGER, Sec'y.

ORGANIZED 1862.  
**PEOPLES**  
INSURANCE CO.,  
PITTSBURGH, PA.

Cash Capital, - \$100,000.00.  
Surplus, - - 102,428.65.

JAMES HERDMAN, Pres.  
Wm. F. GARDNER, Sec.  
GEORGE M. ALEXANDER, Gen. Agt.

# BOATMAN'S

FIRE AND MARINE

INSURANCE COMPANY,

No. 83 Wood Street, Pittsburgh, Pa.

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Capital,	-	-	-	-	-	-	-	-	-	\$250,000.00
Assets, January 1, 1883,	-	-	-	-	-	-	-	-	-	384,723.54
Net Surplus,	-	-	-	-	-	-	-	-	-	77,229.81

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O. P. SCAIFE, President,

JAMES H. SEWELL, Vice-Pres't,

EARL S. GARDNER, Secretary,

J. R. SNIVELY, Gen. Agent.

LOSSES PROMPTLY ADJUSTED AND PAID.

Agents in New York City,

Pell, Wallack & Co., 55 Liberty street.

" Buffalo, N. Y.,

Fish & Armstrong, 56 Main street.

" Boston, Mass.,

Cheppu & Brown, 27 Congress Square.

" Philadelphia, Pa.,

Amos T. Newbold, 144 S. Fourth street.

" Chicago, Ill.,

Hopkins & Hasbrouck, 142 La Salle street.

" St. Louis, Mo.,

Carroll & Powell, 323 N. Third street.

" Minneapolis, Minn.,

M. S. Dickerson, 255 First ave. South cor. 3d st.

" San Francisco, Cal.,

E. D. Farnsworth & Son, 219 Sansome street.

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1849-1883.

---

"THE OLD RELIABLE"

# CITIZENS INSURANCE CO.,

OF PITTSBURGH, PA.

Has increased its paid-up Capital to \$500,000—making it the oldest and largest Insurance Company in Western Pennsylvania.

---

Wm. G. JOHNSTON, President.

WALTER MORRIS, Secretary.

A. K. SIMPSON, Special Agent.

THE  
TEUTONIA INSURANCE CO.  
OF ALLEGHENY, PA.

STATEMENT, JANUARY 1, 1883.

ASSETS.	
Mortgages, First Liens on Allegheny County Property.....	\$122,115.65
Real Estate.....	26,000.00
National Bank Stock.....	5,500.00
Interest Due and Accrued.....	3,065.94
Rents Due and Accrued.....	130.00
Premiums in course of collection.....	2,834.87
Cash in Office and Bank.....	9,259.10
	<u>\$168,904.90</u>

LIABILITIES.	
Capital Stock.....	\$125,000.00
Unpaid Losses.....	4,500.00
All other Claims against the Company.....	187.59
Amount required by law, as re-insurance reserve.....	16,495.99
Net Surplus over all Liabilities.....	<u>\$22,721.32</u>
	<u>\$168,904.90</u>

Organized July 18, 1871.	
Cash Dividend paid since January 1, 1882.....	\$8,750.00
“ “ “ Organization.....	112,805.29
Premiums received “ “.....	272,909.00
Losses paid “ “.....	73,426.00

Office No, 206 Ohio Street.  
HENRY GERWIG, President. HENRY F. EGGERS, Secretary.

INCORPORATED A. D. 1866,  
  
BEN FRANKLIN  
INSURANCE COMPANY,  
43 Ohio Street, Allegheny, Pa.  
  
CAPITAL, - - - \$150,000  
  
LEWIS PETERSON, JR., President,  
CAPT. SIMON DRUM, General Agent,  
WILLIAM A. FORD, Secretary.  
  
Branch Office cor. Third and Wood Streets, Pittsburgh, Pa.

HUMBOLDT  
FIRE INSURANCE COMPANY,  
OF ALLEGHENY CITY, PA.  
  
Home Office, Cor. Beaver and Penn. Aves.  
Pittsburgh Branch Office, 99 Fourth Ave.  
  
L. WIEDERHOLD, President.  
THOS. J. GRAFF, Vice-President.  
R. C. OEHLER, Secretary.  
JOHN SEILRING, Treasurer.

GERMAN  
FIRE  
INSURANCE COMPANY,  
  
OFFICE :  
COR. WOOD ST. & SIXTH AVE.,  
  
Pittsburgh, Pa.  
  
STATEMENT JAN. 1ST, 1883.  
  
Cash Capital - - - - \$200,000.00  
Reserve for Re-insurance, - - - 100,311.61  
Reserve for Unpaid Losses, - - 8,400.00  
Reserve for other Liabilities, - - 1,200.00  
Net Surplus, - - - - 103,581.67  
  
\$413,493.28  
  
CHAS. BARCHFELD, President.  
F. L. GROSS, Secretary.



---

THE  
PROVIDENT  
LIFE AND TRUST COMPANY  
OF PHILADELPHIA.

IT IS A STRONG COMPANY. In addition to the usual accumulations of a life insurance company, it has a capital of \$1,000,000. Of this, \$935,000 has been paid up and the balance will be paid in installments during 1883. Besides the capital the surplus belonging to the Insurance Department now amounts to \$773,000. Thus the policyholders have the protection of \$1,773,000 above the reserve fund required by law.

*It is required by its charter to divide all the profits of the Insurance Department among the insured. The only advantage, direct or indirect, which the stockholders can at any time have from the union of the two features of the business, results from the fact that the management of trusts, from which they derive their profits, is done for them without charge. The accounts of the Insurance and Trust Departments are kept entirely distinct and separate.*

The advantages resulting from the peculiar organization of this company have never been attained in any other life insurance company. The union of its trust with its insurance business lifts the latter to the superior conditions of safety which appertain to the former.

---

*Commercial  
Union Ins. Co.*

(OF LONDON),

*ALFRED PELL,*

*Resident Manager.*

*37 & 39 Wall Street.*

ORGANIZED IN 1851.

THE  
**PHENIX MUTUAL**  
 LIFE INSURANCE CO.,  
 OF HARTFORD, CONN.

ASSETS, OVER - \$10,600,000.00.

Total payments to Policyholders for Death Claims and Matured Endowments, Dividends and Surrendered and Ceased Policies, over \$21,000,000.00.

A. C. GOODMAN, PRESIDENT,  
 J. B. BUNCE, VICE-PRESIDENT,  
 J. M. HOLCOMBE, SECRETARY.

**North American**

INSURANCE Co.,

BOSTON, MASS.

OFFICE

No. 70 STATE STREET.

ALBERT BOWKER, Pres't.

E. E. PATRIDGE, Sec'y.

**PROVIDENT SAVINGS**

LIFE ASSURANCE SOCIETY,

OF NEW YORK.

PROTECT YOUR FAMILY AND BUSINESS INTERESTS by insuring in the Provident Savings Life Assurance Society of New York.

WM. E. STEVENS, Secretary. SHEPPARD HOMANS, President.

Capital \$100,000, invested in United States bonds in trust for policyholders and deposited with the Insurance Department of the State of New York.

Surplus to policyholders, over and above all liabilities, \$115,000. Premiums called for to meet death claims as they actually occur, upon a plan similar to that adopted by the New York Stock Exchange. Policy contracts definite for sum insured, not a mere certificate of membership as in an assessment or co-operative association.

COST FORTY OR FIFTY PER CENT LESS than usual life premium.

As the result of our examinations we confidently recommend the Provident Savings Life Assurance Society and its new plan of insurance to our friends as worthy of their confidence and patronage, and we believe that a larger amount can be procured by it for the same outlay than under any form of insurance offered by any other company.

WILLIAM STANLEY, Stanley, Clarke & Smith, 160 Broadway.

WILLIAM PEET, Bristow, Peet & Opdyke, 20 Nassau Street.

J. P. DICKINSON, Cashier Wall Street Bank, Mills Building.

RUFUS HATCH, Rufus Hatch & Co., 55 Broadway.

J. B. HOUSTON, President Pacific Mail Steamship Co., Mills Building.

G. B. SCHLEY, Groesbeck & Schley, 26 Broad Street.

WILLIAM KREBS, Johnson & Higgins, 62 Wall St.

GEO. S. SCOTT, Geo. S. Scott & Co., Mills Building.

For estimates, rates and full information, apply to the Society. Bryant Building, 53 Liberty St.

IMPORTANT ANNOUNCEMENT.

*THE*  
**UNITED STATES LIFE INS. CO.**  
*IN THE CITY OF NEW YORK,*

(Organized in 1850),

*261, 262 & 263 Broadway, New York.*

**T. H. BROSNAN, President.**

**C. P. FRALEIGH, Secretary.**

**GEORGE H. BURFORD, Actuary.**

**A. WHEELWRIGHT, Ass't Sec.**

By a recent act of the Legislature of this State, this Company's charter was so amended that hereafter all the profits shall belong to the Policyholders exclusively.

All Policies henceforth issued are incontestable for any cause after three years.

Death Claims paid at once as soon as satisfactory proofs are received at the Home Office.

Absolute security, combined with the largest liberality, assures the popularity and success of this Company.

All forms of Tontine Policies issued.

☛ **GOOD AGENTS**, desiring to represent the Company, are invited to address, **J. S. GAFFNEY**, Superintendent of Agencies, at Home Office.

**ED. B. GOELET,**  
President.

**E. H. RICHARDS,**  
Secretary.

**CITIZENS MUTUAL**  
**INSURANCE CO.**

OF MOBILE, ALA.

**Office, No. 36 St. Francis Street, in**  
**Company's Building.**

Capital Paid-up, . . . \$100,000  
Total Surplus, . . . 39,876

This Company's charter, as a participating Company, has been changed to a joint stock Company only, and the Board of Directors have recently adopted the policy of investing the net earnings in State and United States bonds until they have capital \$100,000 and net surplus \$100,000. Write conservative lines on good risks, and never write at under cut rates.

**ORGANIZED 1866.**

**MOBILE MUTUAL**  
Fire Insurance Company.

**W. H. GARDNER, President.**

**F. L. GLOVER, Secretary.**

Assets .....	\$168,786.12
Liabilities, including Capital Stock	
\$125,000 .....	130,629.69
Net Surplus.....	\$38,156.43
Surplus as regards policyholders.....	163,156.43

**ORGANIZED IN 1867.**

**WASHINGTON**

**FIRE AND MARINE INSURANCE CO.**

OF MOBILE, ALA.

**Office, No. 52 St. Francis Street.**

**Losses Paid to date, \$215,000.**

**LOUIS TOUART, President.**

**JNO. H. HIGLEY, Secretary.**

1883.

SEVENTH ANNUAL STATEMENT OF

THE PRUDENTIAL INS. CO. OF AMERICA,

HOME OFFICE, NEWARK, N. J.

CASH CAPITAL,	- - - - -	\$103,000.00
JANUARY 1st, 1883.		
ASSETS.		
Bonds and Mortgages, first liens, (value of Property \$654,250).....		\$196,675 00
U. S. Government Bonds, (Market Value).....		120,705 00
Cash in office and bank.....		65,518 89
Interest accrued, but not due.....		3,724 31
All other Assets.....		8,208 73
		\$394,831 90
LIABILITIES		
Net Liabilities on Policy-Holder's Account.....		\$221,969 88
Surplus to Policy-Holders.....		172,862 02
		\$394,831.90
Increase in Cash Assets during the Year,	- - - - -	\$137.000 00
Increase in Surplus during the year,	- - - - -	49.000 00

THE RECORD OF SEVEN YEARS.									
	New Policies Issued.	Claims Paid.	Income.	Amount In- sured at end of each year.		New Policies Issued.	Claims Paid.	Income.	Amount In- sured at end of each year.
1876.....	7,904	\$1,957.50	\$14,543.10	\$251,773	1880.....	101,856	57,256.05	258,322.14	7,347,892
1877.....	10,521	5,296.22	28,635.80	1,030,655	1881.....	119,731	111,508.17	412,665.64	10,959,948
1878.....	20,064	11,337.65	60,480.06	2,027,287	1882.....	144,234	157,705.59	584,593.45	15,738,778
1879.....	35,879	23,012.61	123,646.00	3,866,913					
This is a statement of actual results during the first seven years of the Company's existence—a record unequalled by any other industrial insurance company in this country or in Europe.									
A steady, solid proportionate advance in material prosperity from the very day of organization.									
Could any better evidence be given of the great usefulness of the PRUDENTIAL, and its abiding hold upon the confidence of the people.									

WASHINGTON FIRE & MARINE

INSURANCE CO.,

OF BOSTON.

CAPITAL,	- - -	\$400,000
ASSETS, Jan. 1, 1883,	-	940,631
NET SURPLUS, Jan. 1, 1883,		330,193

ISAAC SWEETZER, Pres.

A. W. DAMON, Sec.

NIAGARA

Fire Insurance Company

OF NEW YORK.

Assets, January 1, 1883,	- - - -	\$1,776,836.29
Liabilities, - - - -		737,600.00
Capital Stock, - - - -		500,000.00
Net Surplus, - - - -		539,236.29
		\$1,776,836.29
THOS. F. GOODRICH,	P. NOTMAN,	
Secretary.	President.	
I. S. BLACKWELDER,		
Manager Western Dep't, Chicago.		

WESTCHESTER

Fire Insurance Co.,

NO. 141 BROADWAY,

NEW YORK.

Abstract from Statement Jan. 1, 1883.

Reserve for all liabilities, including re-insurance.....	\$439,989.00
Capital paid-up.....	300,000.00
Net Surplus.....	184,021.00
Total Assets.....	\$924,010.00

GEO. R. CRAWFORD, President.

JOHN E. MARSHALL, Vice-President.

WM. H. BOWNE, Treasurer.

JOHN Q. UNDERHILL, Secretary.

M. O. BROWN, Gen. Agent, Chicago, Ill.

HANOVER

FIRE INSURANCE COMPANY,

181 BROADWAY, NEW YORK.

Sixty-first Semi-Annual Statement, showing the condition of the Company,  
January 1, 1883.

CASH CAPITAL.....	\$1,000,000.00
Reserve for Re-insurance.....	702,938.30
Reserve for all other Liabilities.....	140,705.97
Net Surplus.....	715,654.89
Total Assets.....	\$2,559,299.16

SUMMARY OF ASSETS.

United States Bonds (par value \$1,325,000).....	\$1,553,292.50
Bonds and Mortgage, being first lien on Improved Real Estate in the cities of New York and Brooklyn..	200,750.08
Loans on Call, amply secured.....	1,500.00
Cash in Banks and Office.....	82,292.61
Railroad First Mortgage Bonds.....	418,125.00
State and City Bonds.....	115,230.00
Bank and Trust Company's Stocks.....	53,650.00
Railroad Stock.....	14,100.00
Balances in hands of Agents, in course of transmission, and uncollected Office Premiums.....	109,606.97
Accrued Interest.....	10,752.00
	\$2,559,299.16

BENJAMIN S. WALCOTT, President.

I. REMSEN LANE, Vice-Pres't and Sec'y.

CHARLES L. ROE, Ass't Secretary.

Organized 1850.

COMMERCIAL

FIRE INSURANCE CO.,

No. 157 BROADWAY,

NEW YORK.

INSURES

AGAINST LOSS OR DAMAGE

BY FIRE.

D. QUACKINBUSH, Pres.

W. LAWRENCE, Sec.

Buffalo German

INSURANCE COMPANY,

OF BUFFALO, N. Y.

Jan. 1st, 1883.

Cash Capital, - - - \$200,000 00

Reserve for Re-Insurance, - 220,066 39

Reserve for Unpaid Losses, - 16,634 98

Reserve for other Liabilities, - 6,034 32

Net Surplus over all Liabilities, 494,204 85

\$936,940 54

This Company is acting under what is known as the "SURPLUS LAW," Chap. 189, Laws of the State of New York, 1874.

"SPECIAL RESERVE FUND," deposited with the Insurance Department of the State of New York, - - - \$200,000

"GUARANTY SURPLUS FUND," as provided for by said Law, - - - \$200,000

PHILIP BECKER, O. J. EGGERT,

President. Secretary

T. J. TEMPLE,

MANAGER METROPOLITAN DISTRICT,

155 BROADWAY, N. Y.



# THE AMERICAN FIRE INSURANCE COMPANY.

INCORPORATED 1810.

CHARTER PERPETUAL.

OFFICE, COMPANY'S BUILDING.  
310 WALNUT ST., PHILADELPHIA.

Cash Capital.....	\$400,000.00
Reserve for Re-insurance and all other claims.....	684,998.15
Surplus over all Liabilities.....	627,533.99

Total Assets, January 1, 1883.....	\$1,712,532.14
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Having a Paid-up Capital Stock and Net Surplus invested in sound and available securities, THE AMERICAN FIRE insures Dwellings and Furniture, Stores, Merchandise, and generally all other first-class risks.

All losses liberally and promptly adjusted.

## DIRECTORS:

THOMAS R. MARIS,	JOHN WELSH,	JOHN T. LEWIS,	EDMUND G. DUTILH.
CHAS. W. POULTNEY,	ISRAEL MORRIS,	JOHN P. WETHERILL,	
WM. W. PAUL,	PEMBERTON S. HUTCHINSON.		

THOMAS R. MARIS, President.	THOS. H. MONTGOMERY, Vice-President.
ALBERT C. L. CRAWFORD, Secretary.	R. MARIS, Asst. Secretary.

## Splendid Opportunities

FOR

## AGENTS

IN THE INDUSTRIAL BRANCH

OF THE

# METROPOLITAN

## LIFE INSURANCE COMPANY.

Branches in all the principal Cities of the New England, Middle  
and Western States.

*Apply to the Home Office, cor. Park Place and  
Church Street, New York City.*

INCORPORATED 1851.

# Western Assurance Company.

HEAD OFFICE:  
TORONTO, CANADA.

A. M. SMITH, Esq., President.  
J. J. KENNY, Managing Director.  
JAS. BOOMER, Secretary.

UNITED STATES TRUSTEES:

WILLIAM A. BOOTH, - - - President Third National Bank, New York.  
WILLIAM H. GUION, - - - Of Guion Steamship Line, New York.  
ARTHUR B. GRAVES. - - - President St. Nicholas Bank, New York.


Successful life assurance agents who have pushed their business under great disadvantages, which they feel may cripple them in their future efforts, would do well to connect themselves with a LIVE company which fosters its agents.

Others who have been desirous of taking a high rank in the business, but have found themselves surpassed by competitors, should determine whether this may not be due to the tools they have had to work with rather than to any lack of ability or energy on their part.

The man who has the greatest facilities in business, other things being equal, will surpass all competitors.

The Equitable Life Assurance Society, 120 Broadway, New York, has unoccupied territory at a number of points throughout the United States, and agents are invited to communicate with the Society. All communications of this character will be treated with consideration by the officers of the Society.

# THE HOME

## INSURANCE COMPANY, OF NEW YORK.

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[From THE SPECTATOR, New York.]

**T**HE success of the financial enterprises of this country constitutes one of the most brilliant features in its history. From the beginning of public experiment there has been a march in progress resulting in a success which bespeaks broad intelligence and vigorous, well-directed effort. Among the most successful enterprises of the time is that of insurance, which presents a record without a parallel in the history of monetary operations. While dating back a century or two in its origin, it has reached its present proportions mainly within the past twenty or thirty years. It is in this country that the highest results have been attained. No where else does insurance occupy so important a relation to the vast and varied interests of the country as here—no where else does it represent so great wealth or involve so great a volume of transaction. Our insurance corporations are counted by the hundred, their assets swell into the millions, while the volume of their receipts and disbursements run into figures in keeping with the magnitude of the interests involved.

Prominent among the great fire insurance corporations of this country, is the HOME INSURANCE COMPANY, of New York, which was organized in April, 1853, with a cash capital of \$500,000, and a directory composed of some of the most enterprising and well-known citizens of New York city. The HOME was organized upon a broad and progressive basis, and was designed to be not only a strong local company, but to take a leading position in the field as an agency company. Immediately upon its organization, it took a leading place among the companies of the country, and in the beginning inaugurated the agency system, which it has so successfully conducted, and which has kept it in the front ranks of the underwriting organizations of the day. The marvellous growth of the HOME will be best appreciated by comparing the first and last business statements. At the close of 1853, the capital was \$500,000; its gross assets, \$647,071; its total liabilities, not including capital, \$27,410; its premium receipts, \$161,857; its gross income, \$175,344; its losses, \$12,062; its total expenditures, \$43,371. At the close of 1881—after twenty-nine years' service—the cash capital stands at \$3,000,000, its assets amount to \$6,995,509, its premium receipts for the year were upward of \$2,500,000, its total income nearly \$3,000,000, its losses about \$1,300,000, while the net surplus over all liabilities amounts to over \$1,800,000. To still further show the record of the company, it may be noted that the total premium receipts since organization and up to January 1, 1882, amount to \$53,386,805, and its disbursements for loss to \$32,594,193, which includes \$3,100,000 paid in the great Chicago fire.

This exhibit affords sufficient evidence of the character of the HOME INSURANCE COMPANY, the reputation of which is as enviable for liberal and honorable dealing as it is for affording solid indemnity to its more than 100,000 patrons. The officers of the HOME are all men of marked ability and ripe experience, and the eminent success which has characterized the career of the company is the best evidence to be offered of their superior qualifications as underwriters and administrative officers. Mr. Charles J. Martin, President of the HOME, has been its executive head since its organization, and, while possessed of rare executive and administrative ability, is also a most courteous and genial gentleman. He is an indefatigable worker, and may be found daily at his desk, directing the management of a corporation whose ramifications extend over the whole country, and has been ably assisted by the two Vice-Presidents,

A. F. Willmarth and D. A. Heald, and by J. H. Washburn, Secretary. Under these gentlemen the working, practical force of the HOME consists of about 2500 persons, including agents in the field, adjusters, surveyors, and the necessary clerical force for the transaction of the immense volume of business flowing in upon the company. The conservative policy pursued by the HOME during the past few years that have been characterized by general demoralization in the insurance field, is to be attributed to the wise counsels of the above-named gentlemen, who constitute the management of the company. They enjoy the entire confidence of the directors and stockholders, who second them in all their endeavors to promote the welfare of the company.

The Western Department of the HOME, at Chicago, of which Messrs. Ducat & Lyon are the managers, was established in 1873, and embraces the territory west of Ohio to the mountains including Kentucky, Tennessee and Arkansas. In this field they have a large corps of agents, who are under the direct supervision of thirteen State and special agents. From this local force they derive for the company the princely income of nearly \$1,250,000 annually, and disburse to its patrons a sum proportionate to the business done. The immense volume of receipts and disbursements speak for the energy and skill with which this department is managed, and also for the personal popularity of the managers. Gen. A. C. Ducat is one of the most prominent and influential members of the profession. Much of the progress made in the present system of what is known as schedule rating is attributable to him. To his efforts, also, is the present Fire Insurance Patrol of Chicago largely due, and of which he may be said to be the originator. Geo. M. Lyon, whose insurance education commenced in the HOME in 1859, and of which he was assistant secretary when he became associated in the management of the Western department, is one of the most capable and finished underwriters of the country, and deservedly one of the most popular.

The present status and business of the HOME INSURANCE COMPANY, of New York, East and West, stamp it as one of the most prominent and prosperous of the insurance corporations of America.

HOME INSURANCE COMPANY, OF NEW YORK.

1853.1882.

YEAR.	CAPITAL.	RECEIPTS.	EXPENDITURES.	ASSETS.
1853.....	\$500,000	\$190,442.11	\$43,370.78	\$647,071.33
1854.....	500,000	432,391.40	353,989.22	741,578.87
1855.. . .	500,000	414,531.71	343,212.62	812,598.62
1856.....	500,000	502,317.80	445,931.22	872,823.21
1857.....	500,000	523,696.87	553,951.90	834,213.34
1858.....	600,000	593,342.65	459,387.94	1,077,990.40
1859.....	1,000,000	756,869.84	771,353.60	1,458,396.28
1860.....	1,000,000	1,034,117.93	1,012,990.55	1,494,164.60
1861.....	1,000,000	919,299.97	859,819.56	1,521,268.08
1862.....	1,000,000	1,109,870.45	914,148.24	1,746,495.68
1863.....	2,000,000	1,432,333.49	898,078.12	3,286,270.33
1864.....	2,000,000	2,189,299.48	1,914,821.92	3,765,503.42
1865.....	2,000,000	2,508,733.26	2,559,774.67	3,598,674.14
1866.....	2,000,000	2,859,312.87	2,836,833.90	3,645,388.87
1867.....	2,000,000	2,433,842.34	2,435,363.43	3,623,896.78
1868.....	2,000,000	2,333,326.48	1,975,376.74	3,966,282.30
1869.....	2,000,000	2,478,848.97	1,954,145.54	4,516,368.46
1870.....	2,500,000	2,427,308.80	2,335,638.18	4,578,008.02
1871.....	2,500,000	3,032,360.73	4,075,449.99	*4,672,043.50
1872.....	2,500,000	3,401,694.44	3,654,765.97	4,400,090.57
1873.....	2,500,000	3,364,563.58	2,875,383.78	4,852,697.65
1874.....	2,500,000	3,528,744.32	2,802,397.87	5,627,247.73
1875.....	3,000,000	3,393,078.30	3,017,299.53	6,047,021.74
1876.....	3,000,000	3,207,994.36	3,009,524.64	6,104,650.82
1877.....	3,000,000	3,076,252.42	2,884,401.80	6,109,526.75
1878.....	3,000,000	2,694,825.85	2,422,018.38	6,390,352.40
1879.....	3,000,000	2,852,819.08	2,802,569.69	6,410,988.11
1880.....	3,000,000	2,808,736.00	2,542,145.00	6,860,505.00
1881.....	3,000,000	2,715,803.00	2,596,626.00	6,995,509.00
1882.....	3,000,000	3,086,817.00	2,911,230.00	7,208,489.00

\* This includes an assessment made on the stockholders to reinstate the capital after the Chicago fire.

# PHŒNIX ASSURANCE CO. OF LONDON.

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Established 1782.

---

*FIRE INSURANCE ONLY.*

---

Losses Paid, over \$65,000,000

---

HEAD OFFICE FOR THE UNITED STATES:

67 WALL STREET, NEW YORK CITY.

---

A. D. IRVING, MANAGER.

E. B. CLARK, ASST. MANAGER.



THE  
Fire Insurance Association  
OF  
LONDON (LIMITED),

TRUSTEES, NEW YORK:

JACOB D. VERMILYE.      B. B. SHERMAN.      THOMAS REID.

\$200,000

*In United States Bonds deposited with the New York Insurance Department  
for the protection of Policyholders in the  
United States.*

Statement, January 1st, 1883--United States Branch.

ASSETS IN THE UNITED STATES.

United States Registered Bonds.....	\$545,350.00
Cash in Banks.....	115,736.49
Other Admitted Assets.....	78,898.35
	<hr/>
Income, 1882.....	\$827,952.16
	\$739,984.84

LIABILITIES.

Reinsurance Reserve.....	\$372,963.51
Unpaid Losses.....	81,017.36
All other Liabilities.....	17,829.21
SURPLUS.....	268,174.76
	<hr/>
Expenditures, 1882.....	\$741,338.92
	\$739,984.84

UNITED STATES TRUSTEES.

BENJ. BORDEN SHERMAN.....	President Mechanics National Bank, New York
THOMAS REID.....	Pupke, Reid & Phelps, New York
JACOB D. VERMILYE.....	President Merchants National Bank, New York

HEAD OFFICE :—66 and 67 Cornhill, London.      WILLIAM PALIN CLIREHUGH, General  
Manager, England.  
OFFICES IN NEW YORK :—50 and 52 William Street.      JOSEPH H. WELLMAN, Manager  
for New York, Northern New Jersey and New England States, and Special Agent  
for U. S.      A. P. M. ROOME, Associate Manager.

FRED. S. JAMES, Chicago.....	Manager Western Department.
TATNALL PAULDING, Philadelphia.....	"      Middle      "
HENRY T. BOTTS, Savannah.....	"      Southern      "
HUTCHINSON & MANN, San Francisco.....	"      Pacific      "
BEERS & KENISON, Galveston.....	"      Texas      "

CONFEDERATION LIFE ASSOCIATION.

HEAD OFFICE: TORONTO STREET, TORONTO.

PRESIDENT, SIR WM. P. HOWLAND, C.B., K.C.M.G.

VICE-PRESIDENTS, HON. WM. MCMASTER AND WM. ELLIOT, ESQ.

MANAGING DIRECTOR, J. K. MACDONALD.

The Directors of the Association, realizing that *Undoubted Security* is of chief importance in the Protection of the Interests of the Policyholders, are not content to limit that protection to a mere conformity to those Standards of Safety provided by legislative enactment, but, in addition, provide for certain contingences which those Standards do not cover.

The effect of this Extra Provision will be seen from the *Three Separate Valuations* of the Policy and Annuity Obligations, as at the 31st December, 1882: .

The FIRST—By Mr. Sheppard Homans, on the Basis of the Standard for the State of New York.

The SECOND—By Professor Cherriman, Superintendent of Insurance for Canada, on the Canadian Standard, viz., H<sup>m</sup> Table of Mortality, with 4½ per cent interest.

The THIRD—By the Association's own Actuary, on the last mentioned Basis, but with a further Allowance in the case of Paid-Up and *being* Paid-Up Assurances.

Valuation by Mr. HOMANS	-	-	-	-	Liability, \$713,846.00
"	"	Professor CHERRIMAN	-	-	" 741,426.76
"	"	C. CARPMAEL, Co.'s own Actuary,	-	-	" 753,580.96

THE MUTUAL BENEFIT

Life Insurance Company,

NEWARK, N. J.

AMZI DODD, - - - - President.

ASSETS (Market Values),	-	-	-	-	\$36,353,620.00
LIABILITIES (4 per cent. Reserve),	-	-	-	-	33,453,714.44
SURPLUS (Massachusetts Standard),	-	-	-	-	2,901,905.56
SURPLUS (New York Standard),	-	-	-	-	5,113,815.56

POLICIES ABSOLUTELY NON-FORFEITABLE AFTER SECOND YEAR.

IN CASE OF LAPSE the Policy is CONTINUED IN FORCE as long as its value will pay for ; or, if preferred, a Paid-up Policy for its full value is issued in exchange.

After the third year Policies are INCONTESTABLE, except as against intentional fraud ; *and all restrictions as to travel or occupation are removed.*

CASH LOANS are made to the extent of 50 per cent. of the reserve value, where valid assignments of the Policies can be made as collateral security.

LOSSES paid immediately upon completion and approval of proofs.

# BOYLSTON MUTUAL INSURANCE COMPANY,

BOSTON, MASS.

FIRE, MARINE AND INLAND.

No. 30 KILBY STREET, - BOSTON.

*Capital, - \$527,200.*

WASHINGTON GLOVER, Secretary.

J. W. BALCH, President.

J. G. BEEMER, President.

W. T. WOODS, Secy.

D. B. HALSTEAD, Vice-Prest.

## LLOYD'S PLATE GLASS INSURANCE COMPANY OF NEW YORK.

CASH CAPITAL, \$100,000.00.

\$100,000.00 in U. S. Bonds deposited with the Insurance Department of the State of New York  
for the Security of Policy-Holders.

OFFICE, 176 BROADWAY.

*INSURANCE ON PLATE GLASS AGAINST ACCIDENTAL BREAKAGE, FIRE EXCEPTED.*

### FIREMAN'S FUND INS. CO.,

SAN FRANCISCO, CAL.

ORGANIZED 1863.

Losses paid since organization, . . \$4,551,284.89

### Union Insurance Co.,

SAN FRANCISCO, CAL.

ORGANIZED, 1863.

Losses paid since organization, . . \$3,357,829.20

*These sterling fire and marine companies have agencies  
throughout the United States.*

EASTERN DEPARTMENT,

157 & 159 LA SALLE STREET,

CHICAGO.

THOMAS S. CHARD, Manager,

## EUREKA

Fire & Marine Insurance Company.

*Office, 23 West Third Street,*

CINCINNATI, O.

DIRECTORS.

GEO. SLIMER, JAS. D. PARKER, JAS. S. WISE.

C. M. HOLLOWAY, A. PFIRRMANN, JOHN KYLE,

JOHN J. RAIFE, THOS. SHERLOCK, JOHN RYAN.

JOHN KYLE, President.

EDWARD E. TOWNLEY, Sec'y.

FIRE INSURANCE—TERM AND PERPETUAL

---

—THE—

# SPRING GARDEN

## *Insurance Company,*

431 WALNUT STREET, PHILADELPHIA.

Organized 1885.

Cash Capital,	-	-	-	-	-	\$ 400,000
Cash Assets, January, 1, 1883,	-	-	-	-	-	1,141,120
Surplus (over all liabilities),	-	-	-	-	-	390,594

### DIRECTORS:

NELSON D. EVANS,  
W. G. WARDEN,  
JOHN E. GRAEFF,  
SAMUEL C. HUEY,

DAVID WOELPPER,  
S. FISHER CORLIES,  
JESSE LEE,

GEORGE W. HALL,  
FRANCIS W. KENNEDY,  
SAMUEL B. HUEY,  
GEORGE D. KRUMBHAR.

NELSON F. EVANS, President.

JACOB E. PETERSON, Secretary.

JOHN A. FRY, Treasurer.

### SECURITY AND ECONOMY.

## *Western Manufact'rs Mutual* INSURANCE COMPANY,

JESSE SPALDING, *President.*

P. A. MONTGOMERY, *Sec'y*

### WESTERN DEPARTMENT

## *Mutual Underwriters Union,*

P. A. MONTGOMERY, General Agent,

OFFICE:

113 TO 117 MONROE ST.,  
CHICAGO.

Embracing Eight Companies,  
With Assets of \$8,000,000.

These Companies co-operate throughout the Northwest, employing the same inspectors and dividing expenses. Are purely mutual, all assets are owned and controlled by the policyholders. All risks carefully examined by salaried inspectors, and rated on fixed schedules, thereby avoiding unjust apportionments. Experience has proved properly conducted Mutual Companies to be the safest and most economical.

## PELL, WALLACK & Co.,

No. 5 Liberty Street, New York.

### BRANCH AGENTS:

North British and Mercantile Insurance Co., of London and Edinburgh.

Liverpool and London and Globe Insurance Co., of Liverpool and London.

German-American Insurance Co., of New York.

### AGENTS:

Boatmans Fire and Marine Insurance Co., of Pittsburgh.

Firemen's Insurance Company, of Baltimore.

\$100,000 in Government Bonds deposited with the Insurance Department of the State of New York for the protection of Policyholders. Also, \$5,000 in the Insurance Department in Canada.

CASH CAPITAL, - \$100,000.  
JANUARY, 1883.

## The Metropolitan Plate Glass

INSURANCE COMPANY, OF NEW YORK.

Assets.....\$178,592.37  
U. S. Gov. Bonds, 4½ per cent. gold..... 153,562.25

HENRY HARTEAU, Pres.      THOMAS S. THORP, Sec.  
E. W. CROWELL, Vice Pres.      J. B. TURNER, Surveyor.

Branch offices are now established in all the principal cities in the United States and Canada. For names of Agents apply to principal office, 61 Liberty street, New York City.

# THE PENNSYLVANIA

FIRE INSURANCE COMPANY,  
No. 510 Walnut Street, Philadelphia.

Capital paid in, in Cash, - - - - -	\$400,000.00
Reserve for all Liabilities, including Re-insurance, - - - - -	939,319.39
Net Surplus, - - - - -	962,626.19
<b>TOTAL ASSETS, - - - - -</b>	<b>\$2,301,945.58</b>

This Company, favorably known to the community for over fifty years, continues to insure against loss or damage by fire on public or private dwellings, either permanently or for a limited time. Also, on Furniture, Stocks, and Merchandise generally on liberal terms.

Their capital, together with a large Surplus Fund, is invested in the most careful manner, which enables them to offer to the insured an undoubted security in case of loss.

## DIRECTORS.

JOHN DEVEREUX,	ISAAC HAZLEHURST,	HENRY LEWIS,	FRANKLIN A. COMLY,
DANIEL SMITH, JR.,	THOMAS SMITH,	R. DALE BENSON,	DANIEL HADDOCK, JR.
	EDWIN N. BENSON.		

JOHN L. THOMSON, Secretary.

W. GARDNER CROWELL, Assistant Sec.

JOHN DEVEREUX, President.

R. DALE BENSON, Vice-Pres.

## STATE INSURANCE COMPANY OF DES MOINES, IOWA.

ORGANIZED, 1863.

Insures against Fire, Lightning and Tornadoes.

*It is one of the OLDEST, as well as one of the SAFEST Insurance Companies doing business in the State, and has paid for losses about \$400,000.00.*

Statement, Jan. 1, 1883.

Cash Capital, - - -	\$200,000.00
Gross Surplus, - - -	538,177.58
Total Assets, - - -	682,927.80

*Its Managers are among the Most Successful Business Men of the State and well known to Iowa People.*

### OFFICERS:

JOHN A. ELLIOTT, President.	GEO. G. WRIGHT, Vice-Pres.
MATHEW LONG, Sec'y.	GEO. H. MAISH, Treas.
HARRY A. ELLIOTT, Ass't Sec'y.	

### BOARD OF DIRECTORS:

Hon. GEO. G. WRIGHT, ex-U. S. Senator; JOHN A. ELLIOTT, ex-Auditor of State; GEO. H. MAISH, Wholesale and Retail Druggist, also Cashier Iowa National Bank; J. H. WINDSOR, Des Moines Pork Packing Co.; Hon. J. K. GRAVES, Dubuque, Iowa, Capitalist; JOHN VOORHEES, Farmer and Stock Dealer; WESLEY REDHEAD, of the firm of Redhead & Wellslager, Wholesale and Retail Booksellers, and President of the Pioneer Coal Company; E. R. CLAPP, Supt. Live Stock Freights for the C. R. I. & P. R. R.; and MATHEW LONG, ex-State Senator.

## FARRAGUT

Fire Insurance Company,

OF THE CITY OF NEW YORK.

No. 346 BROADWAY.

BRANCH OFFICES,

No. 152 Broadway, N. Y.,

81 Broadway, Brooklyn.

CAPITAL, - - \$200,000.00.

JOHN M. FURMAN, President.

JOHN E. LEFFINGWELL, Vice-President.

SAMUEL DARBEE, Secretary.

CHAS. A. BOGUE, Assistant Secretary.



INSTALLMENT BONDS

ISSUED BY THE

NATIONAL LIFE INSURANCE CO. OF VERMONT.

EXAMPLE OF A TWENTY YEAR BOND FOR \$1000.

Age 30.	Yearly Installment.	Total Amount Paid.	Guarantee Cash Value.	Outlay.	Profits.
1.....	42.03	.....	.....	.....	
2.....	42.03	\$84.06	\$58 69	25.37	
3.....	42.03	126.09	93.21	32 88	
4.....	42.03	168.12	129.25	38.87	
5.....	42.03	210.15	166.92	42.23	Surplus to
6.....	42.03	252.18	206.28	45.90	be added.
7.....	42.03	294.21	257.45	46.76	
8.....	42.03	336.24	290.45	45.79	Cost for 13
9.....	42.03	378.27	335.48	42.79	years in-
10.....	42.03	420.30	382.61	37.69	surance for
11.....	42.03	462.33	431.97	30.36	\$1,000
12.....	42.03	504.36	485.68	18.68	\$8.56.
13.....	42.03	546.39	537.83	8.56	
14.....	42.03	588.42	594.64		\$6.22
15.....	42.03	630.45	654.17		23.72
16.....	42.03	672.48	716.62		44 14
17.....	42.03	715.51	782.18		67.67
18.....	40.03	756.54	851.08		94.54
18.....	42.03	798.57	923.59		125.02
20.....	42.03	830.60	1,000.00		169.00

Total installment, \$830.60. Amount of bond, \$1,000. Excess, \$169 40.  
\* The accrued surplus will be paid with these guaranteed values at the time they are cashed.  
This bond has received the unqualified endorsement of the best actuaries and financiers in this country.

167 BROADWAY, NEW YORK.

C. F. LANGFORD,  
General Agent and Attorney for Company.

North American

LIFE ASSURANCE Co.

HEAD OFFICE,

23 Toronto St., Toronto, Canada.

Hon. A. MACKENZIE, M. P., Ex-Prime Minister  
of Canada, PRESIDENT.

Hon. A. MORRIS, M.P.P., Ex-Lient. }  
Governor of Manitoba..... } Vice-Presidents.  
J. L. BLAIKIE, Esq. .... }

WM. McCABE, F.I.A., Managing Director.

Losses paid immediately on completion and approval of proofs, without waiting the usual sixty or ninety days.  
Policies incontestable after the lapse of three years.  
The Policy Contract is printed in large type, easily read and understood, being free from the usual onerous conditions so often found in Life Insurance Contracts.  
A special feature with this Company is its Tontine Investment Policy, upon which plan a large business has been obtained.  
Its directorate is composed of some of the most experienced financial and successful business men in Canada.

WANTED,

Three Successful and Experienced Agents.

PENN MUTUAL

LIFE INSURANCE COMPANY,

921 Chesnut Street,

INCORPORATED 1847. PHILADELPHIA.

ASSETS, - \$8,483,808.00

PURELY MUTUAL.

Dividends made Annually, reducing the payments the second year. Policies non-forfeitable by the rules of the Company.

SAMUEL C. HUEY, President.

EDWARD M. NEEDLES, Vice-President.

H. S. STEPHENS, 2d Vice-President.

JESSE J. BARKER, Actuary.

HENRY C. BROWN, Secretary.

J. W. IREDELL, Sup't of Agencies, Cincinnati, Ohio.

EDWARD A. JONES, General Agent,

160 FULTON STREET, N. Y.

THE  
STANDARD FIRE OFFICE,  
LIMITED,  
OF LONDON AND BELFAST.

UNITED STATES BRANCH OFFICE:

*No. 27 Pine Street, New York City, N. Y.*

TRUSTEES FOR THE UNITED STATES:

GEN. U. S. GRANT,

WILLIAM A. WHELOCK, Esq., President Central National Bank.

JOHN J. McCOOK, Esq., of Alexander & Green, Equitable Life Building, 120 Broadway.

Admitted to transact business in the State of New York, October 1, 1881.

United States Bonds deposited with the Superintendent of Insurance Department, State of N. Y., par value, \$200,000

T. Y. BROWN,

*Resident Manager for the United States.*

CHAS. RASCHER,  
*Manager.*

FRED. H. THOMAS,  
*General Agent.*

WESTERN  
Fire Map Publishing Co.,

*Rooms 64 to 67 Bryan Block,*

No. 164 LA SALLE STREET,

CHICAGO.

PUBLISHERS OF

Fire Insurance Maps  
of all the leading cities.

Particular Attention given to Surveys for  
Special Hazards.

OFFICE OF THE

STERLING

Fire Insurance Company.

No. 167 BROADWAY.

CAPITAL STOCK, . . . \$350,000.00  
*Invested In United States Registered Bonds.*

Assets.....	\$421,921.90
Reserve for Re-insurance, losses and other liabilities.....	51,653.62
Surplus as to Policyholders.....	370,268.28

ANDREW L. SOULARD, PRESIDENT.  
J. K. VAN RENSSELAER, VICE-PRESIDENT.  
LOUIS P. BAYARD, SECRETARY.

COOPER

INSURANCE COMPANY,

Dayton, Ohio.

D. E. MEAD, President.

CHARLES W. SCHENCK, Sec'y.

# THE *Homœopathic*

Mutual Life Insurance Co.

OF NEW YORK.

*Offers the most favorable Conditions to all  
Persons.*

INSURES HOMŒOPATHS

AT REDUCED RATES, AND

ISSUES POLICIES FOR \$100

*At the same rates and with the same privileges as  
larger policies.*

OFFICE: 257 BROADWAY, N. Y.

E. M. KELLOGG, *Pres.* FRANK B. MAYHEW, *Sec.*

CHARTERED 1832,

# The Virginia

*Fire and Marine*

INSURANCE COMPANY,

RICHMOND, VA.

ASSETS, . . . \$375,000

This old company, half a century in active and successful operation, has paid hundreds of thousands in losses in this State, and nearly three millions altogether.

W. L. COWARDIN, PRESIDENT.

W. H. MCCARTHY, SECRETARY.

# NORTH GERMAN

Fire Insurance Company.

OF HAMBURG, GERMANY.

UNITED STATES BRANCH.

202 BROADWAY, NEW YORK.

J. CLAUSSEN, *Man'g.* J. MUTH, *Ass't Man'g.*

STATEMENT, JANUARY 1, 1883.

Total Cash Assets.....	\$436,111.00
Total Liabilities .....	147,636.00
U. S. Surplus (as regards Policyholders).....	\$288,475.00
Deposited with Insurance Departments and Trustees for the security of Policyholders in the United States, U. S. Government Bonds (market value).....	\$350,000.00

TRUSTEES FOR THE UNITED STATES.

FRANCIS O. MATTHIESSEN, of F. O. Matthiessen and  
Wischers Sugar Refining Company, New York.  
WM. MERTEUS, of L. von Hoffman & Co., New York.  
MAX RUCKGABER, of Schultz & Ruckgaber. "

# SECURITY

INSURANCE COMPANY,

Fire and Marine,

Office, 23 West Third St.,

CINCINNATI, O.

DIRECTORS.

John Morrison, A. Pfirrmann, John Ryan,  
H. S. Fechheimer, John Hauck, Warren Rawson,  
John Kyle, William Means, J. G. Schmidlapp:

JOHN KYLE, PRESIDENT.

EDWARD E. TOWNLEY, Sec'y.

FRANK A. ROTHIER, Ass't Sec'y.

QUEEN  
INSURANCE COMPANY

OF LIVERPOOL, ENGLAND.

Offices: Nos. 37 & 39 Wall Street, New York.

STATEMENT OF UNITED STATES BRANCH, JANUARY 1, 1883.

ASSETS HELD IN THE UNITED STATES.

Real Estate, Company's Buildings.....	\$352,590.18
United States Government Bonds and other Securities.....	879,492.50
Cash in Bank and other Assets.....	213,625.21

\$1,445,707.89

LIABILITIES.

Unpaid Losses .....	\$125,468.73
Unearned Premiums.....	677,464.10
All other Liabilities.....	4,076.75

JAMES A. MACDONALD, MANAGER.

THE METROPOLITAN AND EASTERN DEPARTMENT.—New York, Northern New Jersey, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island and Connecticut.

J. M. ROGERS, General Agent for Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Nebraska, Colorado, Missouri, Ohio, West Virginia, Wisconsin, Montana, Wyoming, New Mexico and Dakota. Office, Chicago, Ill.

J. H. MORTON MORRIS, General Agent for Kentucky, Tennessee, Virginia, North Carolina, South Carolina, Georgia, Louisiana, Texas, Florida, Mississippi, Arkansas and Alabama. Office, Louisville, Ky.

FRANK OLCOTT ALLEN, General Agent for Pennsylvania, Maryland, District of Columbia, Southern New Jersey and Delaware. Office, Philadelphia, Pa.

Incorporated, 1822.

Reorganized, 1878.

MANUFACTURERS

FIRE AND MARINE

INSURANCE COMPANY,

OF BOSTON.

Cash Capital	-	-	\$500,000.00
Reserve for Reinsurance			
and other Liabilities,		403,645.35	
Net Surplus,	-	-	69,272.01
Total Assets,	-	-	\$972,917.36

THE  
LONDON  
AND  
PROVINCIAL

Fire Insurance Company.

(LIMITED)

OF LONDON.

UNITED STATES OFFICES

No. 33 PINE STREET.

JOHN C. MILLS, Resident Manager.  
CHAS. H. FORD, Superintendent of Agencies.

# BRITISH AMERICA

## *ASSURANCE COMPANY,*

FIRE AND MARINE.

INCORPORATED BY ACT OF PARLIAMENT, 1833.

*HEAD OFFICE, TORONTO, CANADA.*

Assets, - . . . . .	\$827,979.98
Net Surplus, - . . . . .	443,039.24

J. MORRISON, GOVERNOR.      H. R. FORBES, DY. GOVERNOR.

SILAS P. WOOD, SECRETARY.

THE

# HARTFORD LIFE

AND

## Annuity Insurance Co.

OF HARTFORD, CONN.

F. R. FOSTER, Pres.

STEPHEN BALL, Sec'y.

Desires to secure the services of efficient agents to represent the Company.

Its improved System of Protection, known as the Safety Fund System, is very popular and meets with favor wherever introduced.

Apply for circulars and agencies direct to the Home Office.



---

THE  
American Insurance Company  
OF CHICAGO.

---

ORGANIZED 1883.

---

Is the oldest Company organized under the laws of Illinois, and among the oldest doing business in the West.

For twenty-four years its business has been confined to the insurance of Dwelling Houses, Farm Property, Churches and School Houses.

It has paid in the West, for *losses* on the above class of property, TWO MILLION FIVE HUNDRED AND SEVENTY-FOUR THOUSAND DOLLARS.

The American Insurance Company ORIGINATED and first introduced the *Installment Plan of Insurance*. Thousands of Farmers are to-day carrying Installment Policies of Insurance, issued for five years, which have been successively renewed three and four times.

About three-quarters of the business of this Company is done upon the Installment Plan, notwithstanding the Stock plan has an equally fair representation, as both plans are offered side by side, by the same agent. Upon the Installment Plan a Policy is issued for five years. Premiums are paid annually.

The farmer gets the proceeds of each year's crop wherewith to pay his Premiums as they fall due, consequently does not feel the amount he pays for insurance. Everything is made easy and convenient. Remittances to the Company are made by Draft, Money Order or Registered Letter, or by Express, at the risk of the Company.

The "American" insures against damage caused by lightning; insures Grain in stacks on farm, Farming Implements in barns or sheds on premises, fully and fairly meeting the needs and desires of the Farmer.

The American Insurance Company has a perfect statistical record of its own experience, and knows that a sound rate must be collected in order to pay its losses. No change has been made in the office of Secretary since the organization of the Company, and none in its Board of Directors for over ten years. Many of its agents have been with the Company fifteen or twenty years. Never, since its organization, have the character of its agents, class of property insured and future prospects been more satisfactory than at the commencement of 1883. Policyholders of the Company are cordially invited to visit the Home Office—become acquainted with its officers' manner of doing business and risks carried by the "American."

---

OFFICERS.

H. Z. CULVER, *President*.

CHAS. L. CURRIER, *Secretary*.

HON. WM. H. BRADLEY, *Vice-President*. HON. H. N. HIBBARD, *Treasurer*.

R. B. CURRIER, *General Agent*.

CONTINENTAL

INSURANCE COMPANY,

100 Broadway, New York.

STATEMENT, JANUARY, 1883.

Total Assets, - - - \$4,450,534.50.

Reserve for Re-Insurance of Outstanding Risks.....	\$1,524,123	54
Reserve ample for all other Claims.....	368,545	27
Capital paid in in Cash.....	1,000,000	00
Net Surplus.....	1,557,865	69
Total Cash Assets.....		\$4,450,534 50

This Company conducts its business under the restrictions of the New York Safety Fund Law. The two Safety Funds together equal \$1,200,000.00.

GEO. T. HOPE, *President.*

H. H. LAMPORT, *Vice-President.*      F. C. MOORE, *Second Vice-President.*

CYRUS PECK, *Secretary.*      B. C. TOWNSEND, *Secretary Agency Dep't.*

A. M. KIRBY, *Secretary Local Dep't.*      C. H. DUTCHER, *Secretary Brooklyn Dep't.*

TRANSATLANTIC

Fire Insurance Company,

OF HAMBURG, GERMANY.

UNITED STATES BRANCH,

No. 62 Liberty Street, New York.

E. HARBERS, Manager.

Deposited with Insurance Department and Trustees  
for the Security of Policyholders in  
the United States.

U. S. Government Bonds, - \$460,000.00

TRUSTEES.

CHAS. M. FRY....President of the Bank of New York.

JAMES SELIGMAN.....of J. & W. Seligman & Co.

PAUL LICHTENSTEIN, of Knoblauch & Lichtenstein.

THE

ONTARIO MUTUAL

LIFE ASSURANCE CO.

HEAD OFFICE, WATERLOO, ONT.

DOMINION DEPOSIT, \$56,207.

THE ONLY PURELY MUTUAL LIFE COMPANY IN CANADA!

TOTAL NUMBER OF POLICIES IN FORCE

DECEMBER 31ST, 1882, - - - 4,335

COVERING ASSURANCE TO THE AMOUNT OF \$5,504,478

NET CASH ASSETS, - - - - \$365,236.71

NET RESERVE TO CREDIT OF POLICY-

HOLDERS, - - - - \$383,044.59

The Company's Reserves are based on the Actuaries'  
"Table of Mortality" and four per cent. interest—the  
highest standard adopted by any life company in Canada!  
and one-half per cent. higher than the standard used by  
the Dominion Insurance Department.

The rapid growth of the Company may be seen from  
the fact that in 1870, the first year of its business, the  
total assets amounted to only \$6,216, while last year  
they reached the handsome total of \$427,429!!

THE ONTARIO MUTUAL LIFE is the most pop-  
ular Company in Canada—1, Because of its mutuality;  
2, Because of its large and increasing assets; 3, Because  
its management is prudent, economical and conservative;  
4, Because it is a strong, vigorous and progressive Com-  
pany; 5, Because its annual dividends to its policyholders  
are more liberal than those of any other Canadian Com-  
pany; 6, Because it pays its death claims promptly and  
without litigation; and 7, Because its substantial success  
in the past is the best guarantee of its future greatness  
and prosperity.

I. E. BOWMAN, W. HENDRY, W. H. RIDDELL,

PRESIDENT.      MANAGER.      SECRETARY.

WATERLOO, ONTARIO.

1880-1883.

THE  
United Firemen's  
Insurance Company,  
419 WALNUT ST.,  
PHILADELPHIA.

CASH CAPITAL,  
\$300,000.00.

ASSETS,  
\$736,252.07

LIABILITIES,  
\$369,124.82

JOSEPH L. CAVEN, Pres.  
WM. V. McGRATH, Vice-Pres.  
ROBERT B. BEATH, Sec.

	CAPITAL.
March 1, 1882,	\$200,000
January 1, 1883,	300,000
Increase	\$100,000

DIRECTORS.

R. J. DOBBINS,  
WILLIAM M. SINGERLY,  
WILLIAM S. SCHOFIELD,  
JACOB E. RIDGWAY,  
WILLIAM V. McGRATH,  
HENRY BUMM,  
EDWIN T. COXE,  
JAMES M. GREGG,  
JOHN PRANCE.

	ASSETS.
March 1, 1882,	\$590,984.17
January 1, 1883,	736,252.07
Increase,	\$145,267.90

	NET SURPLUS.
March 1, 1882,	\$5,109.37
January 1, 1883,	67,127.25
Increase,	\$62,017.88

# MANHATTAN LIFE

## INSURANCE COMPANY, OF NEW YORK.

1850 (33) 1883.

DESCRIPTION—One of the oldest, strongest, best.

POLICIES—Incontestable, non-forfeitable, definite cash surrender values.

RATES—Safe, low and participating or not, as desired.

RISKS carefully selected.

PROMPT, liberal dealing.

GENERAL AGENTS AND CANVASSERS WANTED for desirable territory, to whom permanent employment and liberal compensation will be given. Address

HENRY STOKES, *President.*

H. Y. WEMPLE, *Secretary.*  
S. N. STEBBINS, *Actuary.*

J. L. HALSEY, *1st Vice-President.*  
H. B. STOKES, *and Vice-President.*

UNION MUTUAL

LIFE INSURANCE COMPANY,

PORTLAND, ME.

JOHN E. DeWITT, President.

NICHOLAS DeGROOT, Ass't Sec'y.

HENRY D. SMITH, Secretary.

THOMAS A. FOSTER, Med. Director.

ASSETS, December 31, 1882, \$6,279,379.77

SURPLUS over Liabilities, Dec. 31, 1882, N. Y. Standard, 700,911.29

All Policies issued after April 1st, 1877, which shall have been in force three full years will be entitled to all the benefits arising from the "Maine Non-Forfeiture Law," as modified by the Company.

STAR

Fire Insurance Co.

141 BROADWAY, N. Y.

STATEMENT JANUARY 1, 1883.

Cash Capital, \$500,000 00

Re-Insurance Reserve and all

other Claims, 246,642 02

Surplus as to Policy Holders, 512,498 71

Gross Assets, Jan'y 1, 1883, \$759,140 73

NICHOLAS C. MULLER, Pres't.

JOHN R. SMITH, Vice-Pres't.

JAS. M. HODGES, Sec.

Insurers are invited to examine the clear and distinct arrangement, explicit language and brevity of our new form of Policy, claimed to be the best in use.

ÆTNA LIFE

INSURANCE COMPANY,

OF HARTFORD, CONN.

Assets, Jan, 1, 1883, \$28,018,028.83

Surplus (By Connecticut and Massachusetts Standard), \$4,418.124.00

By New York Standard, over..... \$5,900,000.00

The ÆTNA issues Policies upon all plans in general use. Its rates are low (lower than most companies). Its Policies are non-forfeiting by their terms. The surplus earnings are divided among the insured at the end of the first year, and annually thereafter.

The ÆTNA issues Renewable Term Policies with unusually low rates, with a Cash Surrender Value after three annual payments. Also low rate Stock Policies, giving each year what is equivalent to a dividend in advance. It also prints upon its Policies what they are worth in paid-up insurance when lapsed.

MORGAN G. BULKELEY, President.

J. C. WEBSTER, VICE-PRESIDENT.

J. L. ENGLISH, SECRETARY.

---

*SPECIAL ADVANTAGES OFFERED BY THE*

**UNITED FIRE**

**RE-INSURANCE COMPANY,**

**(LIMITED.)**

Assets in America, over One Million Dollars.

---

This Company does no direct business whatsoever, its charter limiting it absolutely to fire re-insurance.

This Company has no agents or agencies.

This Company makes no direct connections whatever, and, consequently, has no temptation to use or abuse any information received.

This Company has deposited with the Insurance Department at Albany, New York, \$200,000 (payable U. S. A. Bonds,) and further complies with the other requirements of the Department regarding re-insurance reserves, etc.

This Company has, moreover, in England a paid-up capital and a large surplus, not to speak of the subscribed capital liable to call and held by a wealthy proprietary.

This Company has a Board of Directors and American Trustees of high-class standing and wealth.

This Company is managed and directed by most competent underwriters both here and in England. It is conservative and careful. This Company allows liberal commissions and terms for contracts and agreements.

Its Offices are 169 and 171 Broadway, New York.

Resident Manager, ALBO DE BERNALES.

---

THE

**IRVING INSURANCE Co.**

OF NEW YORK.

---

THIS IS THE

**RE-INSURANCE Co., OF AMERICA.**

**CAPITAL, \$200,000.00.**

**INVESTED IN U. S. BONDS.**

---

As the only national company limiting its business to re-insurance, this company appeals with confidence to the support and good wishes of the American insurance fraternity.

No policies issued to insurers except in the city of New York.

Contracts and open policies to desirable connections on the most favorable terms.

**ALBO DE BERNALES, President.**

**MARTIN L. CROWELL, V. Pres.**

**W. F. R. MILLS, Acting Sec.**



# TWENTY-THIRD ANNUAL REPORT OF THE HOME LIFE INSURANCE CO.

254 BROADWAY, NEW YORK.

MAY 1st, 1883.

Balance, May 1, 1882.....	\$5,113 041.05
Profit and Loss.....	14,877.84
	<u>\$5,127,918.89</u>
Premiums received in the year.....	\$502,376.59
Interest received in the year.....	270,217.46
	<u>\$772,594.05</u>
	<u>\$5,900,512.94</u>

## DISBURSEMENTS.

Losses by death.....	\$190,942.00
Annuities paid.....	901.35
Matured Endowments.....	87,047.00
Dividends to Policy-holders.....	108,728.58
Surrendered Policies.....	49,805.03
	<u>\$437,423.96</u>
Total paid Policy-holders.....	\$437,423.96
Commissions.....	55,955.52
Rent, Salaries and all office expenses.....	39,641.81
Agency charges, Stationery, Printing and Postage.....	38,714.95
Taxes, Medical fees and Advertising.....	15,234.90
Interest on Capital.....	15,000.00
Profit and Loss on Real Estate.....	3,572.72
	<u>\$168,119.90</u>
	<u>\$605,543.86</u>

Total liabilities, including Capital Stock and Re-insurance reserve by Legal standard of the State of New York, viz., American experience mortality, with interest at four and one-half per cent.....	<u>\$3,939,841.12</u>
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SURPLUS.....	\$1,355,127.96
Surplus by Company's standard English Table of Mortality, No. 2, with interest at four per cent.....	1,092,056.96
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## **Spontaneous Combustion.**

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REPORT OF A SPECIAL COMMITTEE ON SPONTANEOUS COMBUSTION, to the National Association of Fire Engineers, made at the Annual Convention, held at Washington, September 9, 10, 11, 12, 1879. CHARLES T. HOLLOWAY, Fire Inspector of Baltimore, Chairman of Committee. Pamphlet, price 25 cts

The important part played recently by Spontaneous Combustion in swelling the fires occurring annually in this country, and augmenting the losses of Insurance Companies, has led to investigation of its causes by both Firemen and Underwriters. It is believed that fully one-half the fires classified as "unknown" occur from Spontaneous Combustion. The report submitted to the National Association of Fire Engineers at its Annual Convention is highly important to Underwriters. C. T. Holloway, author of the report, is the Fire Inspector of the City of Baltimore, and was formerly Chief of the Fire Department of that city. Few men have had better opportunities for studying this interesting subject, or have improved those opportunities to better advantage. The report contains numerous detailed reports of fires that have occurred from Spontaneous Combustion, inflicting heavy losses upon insurance companies. A careful perusal of this pamphlet would place agents on their guard against insuring goods of the class that are liable to ignite spontaneously.

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